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Pension Coverage and Retirement Savings of Canadian Families, 1986 to 2003

by René Morissette and Yuri Ostrovsky

No. 286

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2007-01151/

Pension Coverage and Retirement Savings of Canadian Families, 1986 to 2003

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11F0019 No. 286
ISSN: 1205-9153
ISBN: 0-662-44057-9

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September 2006

The authors wish to thank John Burbidge and Karen Maser for useful comments on an earlier version of this paper.

Published by authority of the Minister responsible for Statistics Canada

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La version française de cette publication est disponible sur demande (n° 11F0019MIF au catalogue, n° 286).

Note of appreciation:
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Abstract

We analyze the degree to which Canadian families are covered by private pension plans and document how their savings for retirement (made through contributions to tax-assisted retirement savings programs) have evolved over the last two decades. We find that two-parent families, lone-parent families and other individuals located in the bottom quintile of the earnings distribution are *not* better prepared for retirement than their counterparts were in the mid-1980s or the early 1990s. On the other hand, those located in the top quintile are better prepared than their counterparts were in the mid-1980s or the early 1990s. As a result, Canadian families' preparedness for retirement, which was fairly unequal in the mid-1980s, has become even more unequal over the last two decades. This finding has important implications for the future. Recent research has shown that the maturation of the Canada and Quebec Pension Plans (C/QPPs) has led to a substantial reduction in income inequality among the elderly between the early 1980s and the mid-1990s. Part of this reduction in income inequality might be lost in subsequent years. This is because the growing inequality in contributions towards retirement among families could, in the absence of offsetting factors, make the distribution of family income among seniors more unequal in years to come than it currently is.

Keywords: Retirement; Pension coverage; Group RRSPs; Savings; Earnings inequality.

I. Executive summary

Previous Canadian studies documenting trends in private pension coverage have focused on individuals and thus have been unable to assess whether Canadian families are better-prepared for retirement now than their counterparts were in the past. This study fills this gap and examines how pension coverage and retirement savings of Canadian families have evolved since the mid-1980s.

Families' preparedness for retirement is first assessed using wealth data from the Assets and Debt Survey of 1984 and the Survey of Financial Security of 1999. Then, families' pension coverage and retirement savings are examined over the 1986-to-2003 period, using data from Statistics Canada's Longitudinal Administrative Databank.

From 1984 to 1999, the financial wealth of families located at the 75th percentile has generally grown substantially. For instance, the financial wealth of families whose major income recipient is aged 55 to 64 and who are located at the 75th percentile rose by roughly $40,000 (in 1999 dollars) during the period.

In contrast, families located at the 10th or 25th percentile experienced virtually no growth in financial wealth over the 1984-to-1999 period.

In sum, using families' stock of financial wealth as a metric to gauge their preparedness for retirement suggests that, since the mid-1980s, the degree to which Canadian families were prepared for retirement has improved in the top quartile but not in the bottom quartile.

From 1986 to 2003, pension coverage of married men fell but pension coverage of married women rose. Because wives' growing pension coverage has partially offset husbands' declining coverage, pension coverage of Canadian families—as measured by the percentage of families with at least one employer-sponsored pension plan—fell less than it did among married men. However, pension coverage fell substantially among lone fathers and slightly among individuals who are neither married nor lone parents.

On average, retirement savings of two-parent families grew during the 1986-to-2003 period. Combined, the registered pension plan (RPP) and the registered retirement savings plan (RRSP) contributions grew from $2,000 in 1986 to $3,100 in 2003 (in 2002 constant dollars) among young couples, those where husbands were aged 25 to 34. Likewise, couples with husbands aged 35 to 54 saw the sum of their RPP and RRSP contributions rise from $3,900 in 1986 to $5,300 in 2003. For both young and prime-aged couples, most of the increase in total contributions was due to an increase in husbands' RRSP contributions.

The increase in RPP and RRSP contributions of two-parent families differed markedly across segments of the earnings distribution. Couples in the top quintile of the (age-specific) earnings distribution enjoyed substantial increases in combined RRSP and RPP contributions during the 1986-to-2003 period. Those in the middle quintile also experienced significant growth. In contrast, their counterparts in the bottom quintile saw the sum of their RRSP and RPP contributions stagnate during the same period. As a result, the difference in families'

preparedness for retirement observed during the mid-1980s has increased since then. Similar patterns were observed among lone-parent families.

In sum, two-parent families and lone-parent families located in the bottom quintile of the earnings distribution are no better-prepared for retirement now than their counterparts were in the past. However, those located in the top quintile appear better-prepared than their counterparts were in the mid-1980s.

Several caveats should be kept in mind. First, this study has examined how Canadian families' preparedness for retirement has evolved since the mid-1980s, not the degree to which current retirement savings will allow couples to maintain their living standards once they reach retirement age. Second, we did not take into account the move away from defined-benefit RPPs to defined-contributions RPPs and the increase in life expectancy. Admittedly, these two factors may influence families' living standards after retirement.

Nevertheless, our results have important implications for the future. Recent research has shown that the maturation of the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) has led to a substantial reduction in income inequality among the elderly from the early 1980s to the mid-1990s. Part of this reduction in income inequality might be lost in subsequent years. This is because the growing inequality in contributions towards retirement among families could, in the absence of offsetting factors, make the distribution of family income among seniors more unequal in years to come than it currently is.

II. Introduction

Are today's Canadian families better prepared for retirement than their counterparts were in the past? The answer to this simple question is currently unknown. So far, aggregate trends in pension coverage in Canada—one important measure of Canadians' preparedness for retirement—have been documented using Statistics Canada's data from the Pension Plans in Canada (PPIC) database. Data from PPIC show that the fraction of employees covered by a registered pension plan (RPP) has dropped from 46% in 1975 to 39% in 2003 (Figure 1). During that period, men have seen their RPP coverage fall by more than 10 percentage points while women have, in the aggregate, enjoyed a moderate increase in RPP coverage. Furthermore, between the mid-1980s and the late 1990s, pension coverage fell substantially among both young men and prime-aged men, dropped slightly among young women and rose among primed-aged women (Morissette and Drolet, 2001).

Yet the evidence above is based on individual-level data. As a result, it does not allow researchers to assess whether Canadian *families* are better prepared for retirement now than their counterparts were in the past. If male workers who experienced a drop in pension coverage married women who experienced opposite trends, pension coverage and retirement savings of Canadian families will not necessarily fall. Conversely, if employees who suffered a drop in pension coverage married spouses who also experienced a drop in pension coverage, pension coverage and retirement savings of Canadian families will drop.

The notion that married women may have partly offset the drop in husbands' pension coverage is more than a remote possibility. Women's increase in labour market participation is one of the most fundamental changes that the Canadian labour market has witnessed over the past 40 years. Several decades ago, women married to high-income men typically did not work, while those married to lower income men often did work to relax a very tight family budget constraint. As a result, family earnings were more equally distributed than individual earnings because high-income families typically had one earner while lower income families had two earners.

Around the 1970s, women married to higher income men began to enter the Canadian labour market. This induced massive changes in the Canadian society, one of them being that family earnings are now more unequally distributed than they were 30 years ago. Since most of the women married to higher income men are highly educated and since highly educated workers generally have better pension coverage than other employees, the entry of these women in the labour market may have induced an increase in pension coverage among wives of high-income males. This in turn may have partly offset the decline in pension coverage experienced by some higher income men.

In this paper, we examine what actually happened, i.e., how pension coverage and retirement savings of Canadian families evolved between 1986 and 2003. Using data from the Labour Market Activity Surveys (LMAS) of 1986 to 1990, the Survey of Labour and Income Dynamics (SLID) of 1993 to 2003 and Statistics Canada's Longitudinal Administrative Databank (LAD), we document trends in pension coverage and retirement savings at the individual level over the 1986 to 2003 period. Using LAD, we then analyze pension coverage and retirement savings of Canadian families over the same period.

Families' preparedness for retirement can be measured in terms of flows (i.e., annual retirement savings) or in terms of stocks (i.e., savings accumulated up until now). Since LAD provides information on retirement savings measured in terms of flows, we also provide additional information on families' preparedness for retirement using wealth data from the Assets and Debts Survey of 1984 and the Survey of Financial Security of 1999. This allows us to assess how the stock of financial wealth held by families located in various segments of the wealth distribution has evolved over the 1984 to 1999 period.

The paper is organized as follows. In Section III, we present the data sources used in this paper. In Section IV, we use stock data from the Assets and Debts Survey of 1984 and the Survey of Financial Security of 1999 and take a retrospective view on how Canadian families' preparedness for retirement has evolved over the 1984 to 1999 period. In the remainder of the paper, we take a forward-looking view on the degree to which Canadian families prepare themselves for retirement, by documenting trends in pension coverage and retirement savings (measured in terms of flows): a) at the individual level (Sections V and VII), b) at the family level (Sections VI and VIII). A conclusion follows.

III. Data

III.1 Household surveys measuring pension coverage

To document trends in pension coverage at the individual level, we combine two household surveys: the Labour Market Activity Surveys of 1986 to 1990 (LMAS) and the Survey of Labour and Income Dynamics of 1993 to 2003 (SLID). Up to (and including) 1998, both LMAS and SLID measured pension plan coverage by asking paid workers the following question:

> Q1: "Are you covered by a pension plan connected with this job (do not count CPP/QPP, deferred profit sharing plans or personal savings plans for retirement)?"

In 1999, 2000 and 2001, the question aimed at measuring pension coverage in SLID was changed to the following:

> Q2: "In your job with this employer, did you have an employer pension plan?"

Furthermore, additional questions were asked to assess whether respondents: a) contributed to their pension plan, b) participated in a group RRSP and, c) had their employer contribute to their group registered retirement savings plan (RRSP).[1]

In 2002, the question aimed at measuring pension coverage in SLID was changed once more. It read as follows:

> Q3: "In your job with this employer, did you have an employer pension plan not including a group RRSP?"

The additional questions regarding employees' contributions to their pension plan, employees' participation in a group RRSP and employers' contributions to a group RRSP remained intact.

Finally, in 2003, SLID went back to the question wording used from 1999 to 2001 to measure pension coverage. The additional questions regarding employees' contributions to their pension plan and employers' contributions to a group RRSP remained unchanged while the question regarding employees' participation in a group RRSP was modified.[2]

Arguably, these changes in question wording will affect the trends in pension coverage that one can derive from SLID. Because Q3 explicitly excludes group RRSPs while Q2 does not do so, some respondents interviewed in 1999, 2000, 2001 or 2003 may have reported their participation in a group RRSP in Q2. If so, pension coverage, as measured in SLID, should artificially drop

1. The additional questions were the following:
   a) "Did you contribute to this pension plan, for example, through pay deductions?"
   b) "In this job, did you participate in a group RRSP?"
   Respondents who answered "yes" to question b) were then asked:
   c) "Did your employer contribute to this group RRSP?"
2. The revised question was the following: "In this job, did you contribute, through payroll deductions, to a registered retirement savings plan, also called a group RRSP?"

between 2001 and 2002 and then increase between 2002 and 2003. As will be shown below, this spurious U-shaped evolution of pension coverage is observed for men and women aged 35 to 54.

III.2 Administrative data measuring pension coverage and retirement savings (flows): Longitudin l Administrative Databank

We also measure pension coverage using Statistics Canada's Longitudinal Administrative Databank (LAD). We use the LAD version that includes a 10% sample of all Canadian taxfilers. The LAD contains two measures of pension coverage: 1) the percentage of tax filers who participate in a contributory RPP and, 2) the percentage of tax filers who participate in a (contributory or non-contributory) RPP.[3] The first measure, which covers roughly three-quarters of all RPP members, is available since 1986. The second measure is available only since 1991. These two measures allow us to compare trends in pension coverage at the individual level with those derived from LMAS and SLID.

Since LMAS contains no family identifier, it is impossible to examine pension coverage of Canadian *families* over the 1986 to 2003 period with household surveys. To perform this task, we use LAD. With its large sample size, LAD allows us to examine the evolution of pension coverage of: a) two-parent families, b) lone-parent families and, c) other family units over the 1986 to 2003 period.

Since 1986, the LAD contains information on individuals' contributions to both RPPs and to registered retirement savings plans (RRSPs).[4] Using these two variables, we can assess whether retirement savings of individuals and of Canadian families have grown since the mid-1980s. This is the first metric we use to measure the retirement savings of Canadian families. Since it consists of two variables that do not capture *employers'* contributions to RPPs or to group RRSPs, this metric provides only a partial assessment of Canadians' preparedness for retirement. It is available over the 1986 to 2003 period.

To overcome this limitation, we measure families' retirement savings using an additional metric that is the sum of three components: 1) employees' contributions to RRSPs, 2) employees' contributions to RPPs and, 3) employer contributions to RPPs. Since it captures employer contributions to RPPs (through the use of the pension adjustment variable), this second measure is more inclusive than the first one. However, it is available only for the 1991 to 2003 period.

III.3 Household surveys measuring stocks of retirement savings

In addition, we use wealth data from the Assets and Debts Survey (ADS) of 1984 and the Survey of Financial Security (SFS) of 1999. ADS of 1984 is a supplement to the May 1984 Survey of

3. This second measure is calculated using the fraction of tax filers who have a positive pension adjustment. The pension adjustment is the sum of credits for the year, if any, from deferred profit sharing plans or benefit provisions of registered pension plans sponsored by the taxfiler's employer. Membership in deferred profit sharing plans is a very small proportion of membership in RPPs: in 1993, the former represented only 7% of the latter (Frenken, 1995). As a result, changes in the percentage of taxfilers with positive pension adjustment should reflect mainly changes in the percentage of taxfilers who are members of RPPs.
4. Information regarding individuals' contributions to RRSPs is available since 1982 while data on individuals' contributions to RPPs are available since 1986.

Consumer Finances. SFS of 1999 is a distinct survey which was conducted from May to July 1999. In both cases, the sample used is based on the Labour Force Survey sampling frame and represents all families and individuals in Canada, except the following: residents of the Yukon and the Northwest Territories; members of households located on Indian reserves; full-time members of the Armed Forces; and inmates of institutions.[5] Data are obtained for all members of a family 15 years and over.[6]

To make the concept of wealth comparable between the two surveys, we have to exclude the value of the following items from the 1999 data, as they were not included in the 1984 survey: contents of the home, collectibles and valuables, annuities and registered retirement income funds (RRIFs). We define wealth (or net worth) of a family unit as the difference between the value of its total asset holdings and the amount of total debts. Our concept of wealth excludes the value of work-related pension plans and/or entitlements to future social security provided by the government in the form of Canada or Quebec Pension Plan or Old Age Security. It also excludes the family's human capital measured in terms of the value of the discounted flow of future earnings for all family members.

To measure families' preparedness for retirement, we use the concept of financial wealth. By financial wealth, we mean net worth minus net equity in housing and net business equity. Put simply, we define financial wealth as the amount of money a family would hold if it liquidated all of its assets and paid all of its debts except those related to the house and the business. Financial wealth measures the stock of liquid assets a family could use relatively quickly to finance consumption following a substantial decrease in family income.

III.4 Sample selection

When we present trends in pension coverage using LMAS and SLID, our sample consists of individuals aged 25 to 54 who are employed as paid workers in the main job they held in May.[7] We focus our analysis on the two following age groups: 1) individuals aged 25 to 34 (young workers) and, 2) individuals aged 35 to 54 (prime-aged workers). We do not analyze trends in pension coverage for workers aged 17 to 24 since potential changes in their coverage may have little impact on their retirement income, given their high probability of changing jobs in subsequent years. Likewise, we exclude individuals aged 55 to 64 since many may benefit from early retirement provisions and those still working may not be representative of the whole population of individuals aged 55 to 64.

When we conduct individual-level analyses with LAD, we select taxfilers aged 25 to 54 whose annual wages and salaries are at least $1,000 in 1994 dollars. We do so in order to exclude from our calculations individuals with negligible earnings.

When we conduct family-level analyses with LAD, we consider opposite-sex couples, including those where spouses' information has been imputed.

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5. Institutions such as penal institutions, mental hospitals, sanatoriums, orphanages and seniors' residences.
6. See Morissette, Zhang and Drolet (2002) for further information on these two data sets.
7. The main job is the job with the greatest number of weekly hours.

For simplicity, we use the term "husbands" ("wives") to refer to male (female) adults who are married or live in common-law relationships. Likewise, we use the term "married" to refer to couples who are in married or in common-law relationships. We define young (prime-aged) couples as those where husbands are aged 25 to 34 (35 to 54).

When we use ADS 1984 and SFS 1999 to examine the financial wealth of Canadian families, we classify opposite-sex couples into three age groups based on the age of the major income recipient: a) 45 to 54, b) 55 to 64 and, c) 65 and over.

IV. Financial wealth of Canadian families, 1984 to 1999

In order to examine how families' preparedness for retirement has evolved since the mid-1980s, we first take a retrospective view and use wealth data from the Assets and Debts Survey of 1984 and the Survey of Financial Security of 1999. Specifically, we analyze how the financial wealth of families where the major income recipient has no university degree—which are more likely to have low income at retirement than their better educated counterparts—has evolved between 1984 and 1999.

Figure 2 plots the financial wealth of the subset of these families located at the 50th and 75th percentiles.[8] The data indicate that the financial wealth (excluding the value of RPPs) of these families has generally grown substantially since the mid-1980s, especially among those located at the 75th percentile.[9] For instance, the financial wealth of families where the major income recipient is aged 55 to 64 and who are located at the 75th percentile rose by roughly $40,000 (in 1999 dollars) during the period.

The news is not so good for their counterparts located at the 10th and 25th percentile of the financial wealth distribution (Figure 3). In all three age groups considered, these families enjoyed virtually no growth in financial wealth over the 1984 to 1999 period.

In sum, using families' stock of financial wealth as a metric to gauge their preparedness for retirement suggests that, since the mid-1980s, the degree to which Canadian families were prepared for retirement has improved in the top quartile but not in the bottom quartile.

In the remainder of the paper, we take a forward-looking view and examine how families of working age have been preparing themselves for retirement since the mid-1980s. To do so, we analyze pension coverage and retirement savings (measured in terms of flows) both at the individual level and at the family level.

8. Percentiles are based on the distribution of financial wealth and are calculated for each of the three age groups considered in Figure 2.
9. Families where the major income recipient is aged 65 and over and who are located at the 50th percentile experienced a slight decline in financial wealth between 1984 and 1999.

V. *Pension coverage of individuals, 1986 to 2003*

Table 1 shows trends in pension coverage of Canadian workers over the 1986 to 2003 period. Consistent with Morissette and Drolet (2001), LMAS and SLID show that, between 1986 and 1997, RPP coverage : a) fell significantly for young men and prime-aged men, b) dropped slightly for young women and, c) rose for prime-aged women. Similar qualitative patterns are found with the LAD, using as a metric the percentage of taxfilers contributing to an RPP.

Both SLID and the LAD suggest that pension coverage of prime-aged men fell and that pension coverage of young women rose between 1997 and 2003. In contrast, SLID paints a more optimistic picture than the LAD regarding the evolution of RPP coverage of young men and prime-aged women during that period. It suggests that RPP coverage rose slightly for these two groups while the LAD indicates that RPP coverage remained virtually unchanged.

Overall, Table 1 indicates that, between 1986 and 2003, RPP coverage: 1) fell for young men and prime-aged men, 2) changed little for young women (falling between 1986 and 1997 and then rising between 1997 and 2003, and 3) rose for prime-aged women. Similar conclusions are obtained with the LAD for the 1991 to 2003 period, using as a metric the percentage of taxfilers who participate in a (contributory or non-contributory) RPP (Table 2).[10, 11]

The evolution of pension coverage of married individuals often differed from that of their unmarried counterparts. RPP coverage fell more for young married men than for their unmarried counterparts. For instance, SLID and LMAS suggest that, between 1986 and 2003, RPP coverage dropped by 4.9 percentage points for the former group and by only 0.9 percentage point for the latter (Table 3). Prime-aged married men experienced a drop in RPP coverage that varied between 6 and 9 percentage points and thus, was fairly similar to that experienced by their unmarried counterparts. In contrast, RPP coverage rose more among married women than among their unmarried counterparts. SLID and LMAS show that it rose almost 10 percentage points among prime-aged married women while remaining virtually unchanged for their unmarried counterparts. As a result, the gap in pension coverage that existed in the mid-1980s between the two groups (with unmarried women being covered by a pension plan more often than married women in 1986) had completely disappeared by 2003. Similar trends are observed with the LAD (Table 4).

Since RPP coverage fell for married men but rose for married women, pension coverage of Canadian families did not necessarily drop over the 1986 to 2003 period. We investigate whether this is the case or not in the next section.

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10. As expected, changes in question wording in SLID appear to have generated spurious changes in pension coverage. This can be seen by noting that, for prime-aged men and women, pension coverage displays a U-shape between 2001 and 2003: it falls by roughly 5 percentage points between 2001 and 2002 and then rises between 2002 and 2003 (Table 1). In contrast, data from the LAD indicate that the percentage of prime-aged men and women who had an RPP was fairly stable during the 2001 to 2003 period (Table 2).
11. The reader may note that the percentages shown with the LAD in Table 2 are smaller than those shown with SLID in Table 1. This is mainly due to the fact that the denominator used in the calculation of these percentages (i.e., the number of tax filers with annual earnings of at least $1,000 in 1994 constant dollars, in the tax data, versus the number of paid workers employed in May in their main job) is bigger in the tax data than it is in SLID.

VI. Pension coverage of families, 1986 to 2003

VI.1 Couples

Table 5 shows the evolution of pension coverage among Canadian couples since the mid-1980s or the early 1990s. In the first panel of Table 5, couples are classified into the four following categories:

1) neither husband nor wife contributes to a RPP;
2) husband only contributes to a RPP;
3) wife only contributes to a RPP;
4) both husband and wife contribute to a RPP.

In the second panel, the four following categories are used:

5) neither husband nor wife participates in a (contributory or non-contributory) RPP;
6) husband only participates in a (contributory or non-contributory) RPP;
7) wife only participates in a (contributory or non-contributory) RPP;
8) both husband and wife participate in a (contributory or non-contributory) RPP.

Both panels indicate that over the last 10 to 15 years, the percentage of couples with no pension coverage (categories 1 and 5) rose slightly: it increased by 3 to 4 percentage points. In general, the percentage of couples with two pension holders remained almost unchanged.[12]

The most striking change was that the relative importance of couples where only husbands contributed to a RPP or participated in a (contributory or non-contributory) RPP fell substantially. For instance, prime-aged couples where only husbands participated in an RPP accounted for 27% of all prime-aged couples in 2003, much less than the 36% rate observed in 1991. Meanwhile, the relative importance of couples where only wives contributed to a RPP or participated in a (contributory or non-contributory) RPP rose, although to a lesser extent. For instance, the percentage of prime-aged couples where only wives participated in an RPP increased from 10% in 1991 to 14% in 2003.

Summing categories 6 and 8 (7 and 8) allows us to identify couples in which *at least* husbands (wives) were covered by a pension plan. Since couples are classified according to the age of husbands, summing categories 6 and 8 will also yield the percentage of married men of a given age who have a pension plan.[13] When we do so, we find that the percentage of prime-aged couples in which at least husbands participated in an RPP fell 8 percentage points between 1991 and 2003: it dropped from 57% in 1991 to 49% in 2003. In contrast, the percentage of prime-aged couples in which at least wives participated in an RPP rose 5 percentage points, increasing from 30% to 35% during the 1991 to 2003 period. The percentage of prime-aged couples in

12. The only exception is that the percentage of prime-aged couples (those where husbands are aged 35 to 54) where both spouses contribute to a RPP rose from 11% in 1986 to 14% in 2003.
13. However, summing categories 7 and 8 will *not* yield the percentage of women of a given age who have a pension plan. The reason is that some married women aged 35 to 54 are *not* married to men aged 35 to 54.

which both husbands and wives had an RPP rose only one percentage point. As a result, the percentage of prime-aged couples with no pension coverage (category 5) rose only 4 percentage points, less than the 8 percentage-point growth in the fraction of prime-aged married men with no pension plan. Thus, because wives' growing pension coverage partially offset husbands' declining coverage, pension coverage of prime-aged couples—as measured by the percentage of those couples with *at least one* pension plan—ended up dropping less than RPP coverage of prime-aged married men (Figures 4 and 5). Similar qualitative trends are observed among young couples.[14]

In Tables 6 and 7, we examine the degree to which the RPP coverage of couples varies across the earnings distribution. To do so, we classify couples of a given age group into five quintiles, based on the distribution of annual wages and salaries of couples in that age category. Numbers are presented for the bottom, middle and top quintiles. Whatever year is considered over the 1991 to 2003 period, roughly three-quarters or more of couples located in the bottom quintile have no RPP coverage. In contrast, at most one-quarter of couples located in the top quintile have no pension coverage. Conversely, between 34% and 42% of couples in the top quintile had both partners participating in an RPP in 2003. The corresponding numbers for their counterparts in the bottom quintile were 1% and 2% only. Thus, among both young and prime-aged couples, there are dramatic differences in RPP coverage across the earnings distribution.

Has RPP coverage fallen more among couples in the bottom quintile than among their counterparts in the top quintile? The answer is clearly: no. Of all young couples located in the bottom quintile, 83% had no pension coverage both in 1991 and 2003 (Table 6). In contrast, lack of pension coverage rose 4 percentage points among young couples in the top quintile during that period. Among prime-aged couples, the percentage of those with no RPP coverage grew by 3 and 5 percentage points in the bottom and top quintile, respectively (Table 7).

VI.2 Lone parents

What happened to the RPP coverage of lone parents? For both measures of coverage, LAD data indicate that pension coverage of lone mothers changed very little since the mid-1980s or the early 1990s. In contrast, pension coverage of lone fathers fell, both for those aged 25 to 34 and those aged 35 to 54. In 2003, 44% of prime-aged lone fathers participated in a (contributory or non-contributory) RPP, much less than the 52% rate observed in 1991 (Table 8, Panel II). The corresponding numbers for young lone fathers are 27% and 35%, respectively. As a result of this decline, RPP coverage of lone fathers ended up being very similar to that of lone mothers in 2003 (Table 8, Panel II).

Pension coverage evolved differently across segments of the earnings distribution. It rose slightly among lone mothers in the bottom quintile while falling for their counterparts in the middle and top quintiles (Table 9). Likewise, RPP coverage changed very little among lone-fathers aged 35 to 54 and located in the bottom quintile but fell at least 5 percentage points among those in the middle and top quintiles.

14. The percentage of young couples with no pension coverage rose 3 percentage points, less than the 6 percentage-point growth in the fraction of young married men with no pension plan.

VI.3 Other individuals

Pension coverage also fell among other individuals, i.e., those who were neither married nor lone fathers. For instance, the percentage of other prime-aged males participating in a (contributory or non-contributory) RPP dropped from 46% in 1991 to 43% in 2003 (Table 10). However, the percentage of prime-aged males contributing to a RPP fell more, dropping from 36% in 1986 to 30% in 2003. Similar patterns are observed for women as well as young men.

Among young men and women, the decline in RPP coverage took place mainly in the top quintile (Table 11). In contrast, it occurred both in the middle and top quintiles among their counterparts aged 35 to 54.

VI.4 Summary

While pension coverage of married men has fallen since the mid-1980s, pension coverage of married women has risen. Because wives' growing RPP coverage has partially offset husbands' declining coverage, pension coverage of Canadian couples—as measured by the percentage of couples with *at least one* pension plan—fell less than it did among married men. However, pension coverage fell substantially among lone fathers and slightly among individuals who are neither married nor lone parents.

VII. Retirement savings of individuals, 1986 to 2003

While changes in pension coverage provide useful information on movements in the incidence of pensions, they are silent on the extent to which workers prepare themselves for retirement. Reduced individual retirement savings may lead to less income for future generations of retirees. One way to address this issue is to examine how individual contributions to tax-assisted retirement savings programs have evolved over time. In this section, we document the evolution of RPP contributions and contributions to registered retirement savings plans (RRSPs) of men and women of different age groups between 1986 and 2003. We extend this analysis at the family level in the next section.

Consistent with the decline in their RPP coverage, men saw their RPP contributions fall between 1986 and 2003 (Table 12, Panel I). However, their average RRSP contributions rose to a greater extent. As a result, the sum of their RPP and RRSP contributions rose, on average during that period. Young males saw their total contributions increase from $1,200 in 1986 to $1,800 in 2003 (in 2002 dollars). The corresponding numbers for their older counterparts are $2,700 and $3,200, respectively.

Similar patterns are found between 1991 and 2003 when pension adjustments and RRSP contributions are considered (Table 12, Panel II). Pension adjustments fell slightly for both young males and prime-aged males. However, the sum of pension adjustments and RRSP contributions rose slightly in both groups.

Contrary to men, women suffered no decline in RPP contributions or in pension adjustments. Thanks to their growing RPP coverage, prime-aged women increased both their average RPP contributions and the value of their pension adjustment. RPP contributions of young women

remained unchanged. Because their RRSP contributions rose, both young and prime-aged women saw their total contributions increase during the 1986 to 2003 period. For instance, total RRSP and RPP contributions of prime-aged women went from $1,600 in 1986 to $2,400 in 2003. The sum of pension adjustments and RRSP contributions also rose for both groups of women.

The increase in total contributions was not uniform across the earnings distribution. Individuals in the top quintile of the (age-gender specific) earnings distribution experienced the biggest increase in total contributions—in absolute terms—while those in the bottom quintile saw their total contributions either stagnate or grow marginally (Table 13). Using the sum of RPP and RRSP contributions made by individuals as a metric, workers' preparedness for retirement improved at the top of the (age-gender specific) earnings distributions but changed little at the bottom.[15] The same conclusion is obtained when we use the sum of pension adjustments and RRSP contributions as a metric (Table 14).

Hence, measured at the individual level, workers' preparedness for retirement has become more unequal since the mid-1980s or the early 1990s.

VIII. Retirement savings of families, 1986 to 2003

VIII.1 Couples

On average, retirement savings of two-parent families grew during the 1986 to 2003 period. Combined, RPP and RRSP contributions grew from $2,000 in 1986 to $3,100 in 2003 among young couples (Table 15, Panel I). Likewise, prime-aged couples saw the sum of their RPP and RRSP contributions rise from $3,900 in 1986 to $5,300 in 2003. For both young and prime-aged couples, most of the increase in total contributions was due to an increase in husbands' RRSP contributions. In both cases, husbands' RPP contributions fell, on average. However, the drop was more than offset by husbands' and wives' growing RRSP contributions. Summing pension adjustments and RRSP contributions also implies that retirement savings of two-parent families grew over the 1991 to 2003 period (Table 15, Panel II). However, with this broader measure of savings, at least half of the increase in retirement savings can be attributed to wives' growing pension adjustments and RRSP contributions.

As was observed for individuals, the increase in total contributions differed markedly across segments of the earnings distribution. Couples in the top quintile of the (age-specific) earnings distribution enjoyed increases in combined RRSP and RPP contributions of $3,300 (or at least 40%) during the 1986 to 2003 period (Table 16, Panel I).[16] Those in the middle quintile also

15. As expected, total contributions were much higher among individuals in the top quintile of the earnings distribution than among their counterparts in the bottom quintile. For both sexes and age groups, total contributions among the former group exceeded those among the latter group by at least $4,000 in 2003 (Table 13).

16. Results not shown indicate that the growth in husbands' RRSP contributions was the main factor underlying the increase in total contributions made by couples in the top quintile. The second most important factor was the growth in wives' RRSP contributions. For instance, among prime-aged couples located in the top quintile, husbands' RRSP contributions increased by $2,200 between 1986 and 2003 while wives' RRSP contributions grew $1,500. In contrast, among their counterparts located in the bottom quintile, husbands' RRSP contributions remained unchanged while wives' RRSP contributions grew by a modest $100.

experienced significant growth. In contrast, their counterparts in the bottom quintile saw the sum of their RRSP and RPP contributions stagnate between 1986 and 2003, although some increase was observed during the second half of the 1990s among prime-aged couples.[17] Similar qualitative conclusions are obtained when we consider the sum of pension adjustments and RRSP contributions (Table 16, Panel II).

In 1986, combined RRSP and RPP contributions made by couples in the top quintile were at least $4,200 (or 6.7 times) greater, on average, than those made by their counterparts in the bottom quintile. By 2003, combined contributions in the former group were at least $7,500 (or 9.4 times) greater, on average, than those in the latter group. Similar patterns are observed over the 1991 to 2003 period with our broader measure of retirement savings. Thus, families' preparedness for retirement, which was fairly unequal during the mid-1980s, has become increasingly unequal since then. As Figure 6 shows, part of the increase in inequality in retirement savings is no doubt associated with the growth in family earnings inequality.

As mentioned above, the growth in women's labour market participation is one of the most important changes observed in the Canadian labour market over the last 30 years. Tables 17 and 18 shed light on one of the consequences of this trend. Among both young couples and prime-aged couples, retirement savings—as measured by the sum of pension adjustments and RRSP contributions—of women remain below those of men. However, over the 1991 to 2003 period, retirement savings have generally increased faster among women than they did among men. For instance, among prime-aged couples located in the top quintile, women's retirement savings have risen by $1,800 over the 1991 to 2003 period. In contrast, men's retirement savings have increased by $1,200. As a result, wives' share of couples' retirement savings has grown from 33% in 1991 to 37% in 2003.

VIII.2 Lone parents

On average, retirement savings of lone parents changed little since the mid-1980s. Total RPP and RRSP contributions of lone mothers aged 35 to 54 averaged $1,800 in 2003, a slightly higher amount than the one registered in 1986 ($1,500) (Table 19, Panel I). Total contributions made by young lone mothers were very small, both in 1986 and 2003, averaging $500 to $600 per year. Likewise, total contributions made by lone fathers varied very little between these two years.

Not surprisingly, the only lone parents who experienced significant growth in combined RRSP and RPP contributions were those located in the top quintile of the earnings distribution (Table 20). For instance, lone mothers aged 35 to 54 and located in the top quintile saw the sum of their contributions to RPPs and RRSPs increase from $3,600 in 1986 to $4,900 in 2003. Smaller increases were observed among other lone parents (men and young women) located in the top quintile. Although their combined contributions rose somewhat around the mid-1990s, lone parents in the middle or bottom quintile experienced no growth in retirement savings between 1986 and 2003. Again, similar conclusions are obtained over the 1991 to 2003 period when using our broader measure of retirement savings (Table 21).

17. One potential explanation for the stagnation of retirement savings of families in the lowest levels of the earnings distribution is that some of these families may have few incentives to save for retirement, given the current structure of the transfer programs targeted for seniors. See Shillington (1999) for more details.

VIII.3 Other individuals

Combined RRSP and RPP contributions of other individuals grew moderately, in absolute terms, between 1986 and 2003. For both sexes and age groups, they rose by $400 to $600 during that period (Table 22). Using the sum of pension adjustments and RRSP contributions as a metric, the corresponding increases are $600 to $800.

Once again, preparedness for retirement has become more unequal for other individuals during that period. For both sexes and age groups, individuals located in the top quintile of the earnings distribution have succeeded in increasing (by at least $1,600) the sum of their RPP and RRSP contributions (Table 23). In contrast, their counterparts located in the middle or bottom quintile have seen their total contributions either stagnate or grow marginally. In 1986, total contributions made by individuals in the top quintile were at least $2,900 greater than those made by individuals in the bottom quintile. By 2003, the corresponding number was $4,500. Trends towards greater inequality in retirement savings are also observed using our broader measure of retirement savings (Table 24).

IX. Conclusion

Are Canadian families better prepared for retirement today than their counterparts were in the past? The answer to that question depends on which families one considers. Two-parent families and lone-parent families located in the bottom quintile of the earnings distribution are *not* better prepared for retirement now than their counterparts were in the past. However, those located in the top quintile appear better prepared than their counterparts were in the mid-1980s or early 1990s. In sum, Canadian families' preparedness for retirement, which was fairly unequal in the mid-1980s, has become even more unequal over the last two decades.

Several caveats should be kept in mind. First, this study has examined how Canadian families' preparedness for retirement has evolved since the mid-1980s (or the early 1990s), not the degree to which current retirement savings are adequate to allow couples to maintain their living standards once they reach retirement age. Second, we measured families' preparedness for retirement using as two different measures. The first measure included the sum of contributions made by couples, lone-parents or other individuals to registered pension plans (RPPs) and to registered retirement savings plans (RRSPs). The second measure used the pension adjustment variable and thus, implicitly added employer RPP contributions to these two components. However, we did not take into account the move away from defined-benefit RPPs to defined-contributions RPPs and the increased longevity of seniors. Admittedly, these two factors may influence families' living standards after retirement.

Nevertheless, our results have important implications for the future. Recent research has shown that the maturation of the Canada and Quebec Pension Plans (C/QPP) has led to a substantial reduction in income inequality among the elderly between the early 1980s and the mid-1990s (Myles, 2000). Part of this reduction in income inequality might be lost in subsequent years. This is because the growing inequality in contributions towards retirement among families could, in the absence of offsetting factors, make the distribution of family income among seniors more unequal in years to come than it currently is.

Table 1 Pension coverage of men and women, 1986 to 2003

	Employees covered by a pension plan*				Taxfilers with contributions to an RPP**			
	Men aged		Women aged		Men aged		Women aged	
	25 to 34	35 to 54	25 to 34	35 to 54	25 to 34	35 to 54	25 to 34	35 to 54
	percentage							
Year								
1986	49.8	66.8	43.4	46.9	27.7	41.5	28.4	33.4
1987	48.6	67.1	41.9	46.5	27.1	40.7	28.1	33.8
1988	49.2	67.0	42.9	49.8	27.0	40.6	28.6	35.5
1989	50.2	68.0	43.7	50.1	26.2	39.9	28.2	36.1
1990	48.5	67.6	43.8	50.2	26.0	39.7	28.6	36.8
1991	...	...	...	...	25.5	39.2	28.7	37.6
1992	...	...	...	...	25.3	39.1	29.3	38.6
1993	46.6	68.2	46.3	52.3	24.8	39.1	29.0	39.0
1994	47.0	70.2	46.0	55.0	23.6	38.2	28.2	39.0
1995	42.6	67.6	40.9	52.9	22.7	37.5	27.4	38.9
1996	43.1	63.8	41.2	52.2	21.7	36.7	26.3	38.6
1997	42.0	63.0	41.0	51.9	21.1	35.9	25.2	37.6
1998	40.5	60.8	39.7	51.7	20.7	34.8	25.0	36.8
1999	43.2	64.1	42.0	53.1	19.7	33.0	24.7	35.8
2000	48.2	63.6	45.6	55.7	19.5	32.1	25.2	35.7
2001	48.2	62.8	44.8	55.6	19.5	31.5	25.4	35.6
2002	45.0	58.2	44.0	50.8	19.9	31.3	26.2	35.9
2003	44.8	60.1	45.3	54.6	21.1	32.8	28.3	38.1

... not applicable

* Main job held by paid workers in May.

** Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars).

Sources: Statistics Canada, Labour Market Activity Survey (LMAS), Survey of Labour and Income Dynamics (SLID) and Longitudinal Administrative Databank (LAD).

Table 2 Pension coverage of taxfilers, 1991 to 2003*

	Men aged		Women aged	
	25 to 34	35 to 54	25 to 34	35 to 54
	percentage			
Year				
1991	37.8	54.7	35.5	43.8
1992	37.5	54.9	36.5	45.2
1993	36.3	54.1	36.3	46.1
1994	34.4	52.7	35.0	45.6
1995	33.9	52.4	34.6	46.2
1996	32.9	51.5	33.4	46.0
1997	32.5	50.4	33.3	46.0
1998	32.5	49.5	33.4	45.5
1999	32.2	48.6	33.0	44.9
2000	32.6	48.5	34.0	45.5
2001	32.7	47.9	34.4	45.7
2002	32.3	46.6	34.6	45.2
2003	33.0	47.0	36.1	46.3

* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars).

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 3 Pension coverage of men and women, by marital status, 1986 to 2003*

	Men aged 25 to 34		Men aged 35 to 54		Women aged 25 to 34		Women aged 35 to 54	
	Unmarried	Married**	Unmarried	Married**	Unmarried	Married**	Unmarried	Married**
	percentage							
Year								
1986	41.3	53.5	58.7	68.1	44.8	42.8	55.6	44.4
1987	39.1	53.2	59.6	68.3	43.0	41.4	55.2	43.9
1988	41.0	53.8	53.7	69.6	43.8	42.4	58.8	46.9
1989	42.0	54.5	55.7	70.5	43.4	43.9	58.0	47.6
1990	44.7	50.7	59.0	69.5	45.8	42.9	58.3	47.5
1993	38.1	51.7	62.2	69.3	49.2	45.3	56.4	50.8
1994	37.6	53.1	65.4	71.2	43.3	47.1	61.6	52.8
1995	32.2	49.6	63.8	68.5	34.0	44.0	58.2	51.0
1996	34.7	48.7	56.2	65.5	37.6	43.3	56.1	51.0
1997	33.7	48.0	55.0	64.8	38.1	42.8	56.8	50.3
1998	32.2	47.6	52.9	62.8	37.2	41.0	55.9	50.3
1999	37.9	47.6	56.6	65.9	39.7	43.4	53.9	52.8
2000	41.5	53.6	53.7	66.2	43.4	47.0	58.3	54.9
2001	41.3	53.9	55.9	64.8	42.5	46.3	59.7	54.1
2002	40.6	48.4	52.9	59.7	41.8	45.5	52.6	50.1
2003	40.4	48.6	52.0	62.6	42.4	47.5	55.4	54.3

* Main job held by paid workers in May.

** Married or living in a common-law relationship.

Sources: Statistics Canada, Labour Market Activity Survey (LMAS) and Survey of Labour and Income Dynamics (SLID).

Table 4 Pension coverage of taxfilers, by marital status, 1986 to 2003*

	Men aged 25 to 34		Men aged 35 to 54		Women aged 25 to 34		Women aged 35 to 54	
	Unmarried	Married**	Unmarried	Married**	Unmarried	Married**	Unmarried	Married**
I. Taxfilers with contributions to a registered pension plan (RPP)								
				percentage				
Year								
1986	21.5	31.4	35.9	42.8	29.0	28.0	41.5	30.7
1987	21.3	30.6	35.5	41.8	28.6	27.9	41.4	31.4
1988	21.8	30.3	35.2	41.8	29.0	28.3	42.2	33.3
1989	20.9	29.4	34.4	41.1	28.3	28.1	42.3	34.1
1990	20.8	29.3	34.2	40.9	28.3	28.8	42.0	35.1
1991	20.8	28.7	33.9	40.5	28.0	29.1	42.4	36.0
1992	20.6	28.2	34.4	40.2	28.2	29.8	43.5	36.9
1993	19.8	27.8	34.1	40.2	27.1	30.0	43.4	37.6
1994	18.8	26.8	33.3	39.4	25.6	29.5	42.7	37.7
1995	17.9	25.9	32.7	38.7	24.6	28.9	42.2	37.8
1996	16.9	25.0	31.8	37.9	23.0	28.0	41.2	37.7
1997	16.7	24.1	31.5	37.1	22.2	26.7	39.9	36.9
1998	16.5	23.6	30.4	36.0	22.1	26.6	38.6	36.1
1999	15.9	22.3	29.2	34.0	21.8	26.3	37.3	35.3
2000	16.0	22.1	28.5	33.1	22.6	26.8	36.9	35.3
2001	16.3	21.9	27.9	32.5	23.0	26.9	36.4	35.3
2002	16.8	22.2	28.0	32.2	24.0	27.5	36.5	35.7
2003	17.6	23.6	29.3	33.9	25.4	30.0	38.3	38.0
II. Taxfilers with a positive pension adjustment								
				percentage				
Year								
1991	30.7	42.6	46.6	56.6	34.4	36.1	49.2	42.0
1992	30.2	42.0	47.3	56.6	35.1	37.1	50.5	43.5
1993	29.0	40.7	46.7	55.9	34.0	37.5	50.9	44.5
1994	27.3	38.9	45.4	54.4	31.8	36.6	49.8	44.3
1995	27.0	38.4	45.4	54.2	31.1	36.5	49.7	45.0
1996	26.2	37.4	44.4	53.3	29.7	35.3	48.7	45.0
1997	26.4	36.7	44.0	52.0	29.7	35.2	48.4	45.2
1998	26.8	36.5	43.1	51.2	29.9	35.3	47.2	44.9
1999	26.8	36.0	42.6	50.3	29.7	34.9	46.2	44.4
2000	27.5	36.4	42.6	50.2	31.0	35.8	46.6	45.1
2001	27.9	36.2	42.2	49.6	31.6	36.1	46.4	45.4
2002	27.9	35.6	41.3	48.1	32.0	36.3	45.9	45.0
2003	28.4	36.4	41.9	48.5	32.9	38.1	46.7	46.2

* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars).

** Married or living in a common-law relationship.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 5 Pension coverage of couples, by age of husbands, 1986 to 2003*

I. Partners contributing to a registered pension plan	Families with husbands aged 25 to 34**				Families with husbands aged 35 to 54**			
	None	Husband only	Wife only	Both	None	Husband only	Wife only	Both
	percentage							
Year								
1986	57,9	23,2	10,7	8,2	48,5	31,6	8,6	11,3
1987	58,2	22,3	11,1	8,3	48,7	30,1	9,3	11,9
1988	58,0	21,7	11,5	8,8	48,0	28,9	10,1	13,0
1989	58,7	20,8	11,7	8,7	48,2	27,6	10,7	13,5
1990	58,5	20,4	12,2	9,0	47,8	27,0	11,2	14,0
1991	58,8	19,9	12,5	8,9	47,9	26,4	11,5	14,2
1992	58,9	19,3	12,9	9,0	47,8	25,8	12,0	14,4
1993	59,3	18,8	13,0	8,8	47,7	25,6	12,2	14,6
1994	60,4	18,2	12,9	8,6	48,4	24,9	12,4	14,3
1995	61,4	17,6	12,7	8,2	48,8	24,4	12,6	14,2
1996	62,7	17,1	12,3	7,8	49,5	23,9	12,7	13,9
1997	63,9	16,7	12,0	7,5	50,4	23,5	12,6	13,5
1998	64,3	16,2	12,1	7,5	51,2	22,8	12,8	13,1
1999	65,1	15,3	12,4	7,2	52,8	21,4	13,2	12,6
2000	64,8	14,9	12,9	7,4	53,3	20,6	13,7	12,5
2001	64,6	14,7	13,1	7,5	53,5	20,0	14,0	12,5
2002	64,1	14,6	13,5	7,8	53,5	19,7	14,3	12,6
2003	61,7	14,9	14,4	9,0	51,2	20,0	14,9	14,0

II. Partners with a positive pension adjustment	Families with husbands aged 25 to 34**				Families with husbands aged 35 to 54**			
	None	Husband only	Wife only	Both	None	Husband only	Wife only	Both
	percentage							
Year								
1991	45,0	28,5	12,3	14,2	33,5	36,2	9,8	20,5
1992	45,1	27,6	12,9	14,4	33,1	35,5	10,2	21,1
1993	46,1	26,5	13,2	14,2	33,5	34,6	10,6	21,3
1994	48,0	25,5	13,1	13,5	34,8	33,6	10,8	20,7
1995	48,4	25,0	13,2	13,4	34,7	33,2	11,1	21,0
1996	49,7	24,6	12,9	12,8	35,5	32,4	11,4	20,7
1997	50,4	23,9	13,0	12,8	36,3	31,4	11,7	20,6
1998	50,2	23,6	13,2	12,9	36,7	30,7	12,1	20,5
1999	50,5	23,3	13,3	12,8	37,3	30,0	12,3	20,3
2000	49,7	23,0	13,7	13,5	37,1	29,3	12,7	20,9
2001	49,3	22,7	14,1	13,9	37,2	28,4	13,2	21,2
2002	49,9	22,1	14,2	13,8	38,4	27,4	13,4	20,7
2003	48,3	21,9	15,0	14,8	37,5	27,1	13,9	21,5

* Couples where husbands have annual wages and salaries of at least $1,000 (1994 dollars).

** Married or living in a common-law relationship.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 6 Pension coverage of young couples, by quintile, 1991 to 2003*

Partners with a positive pension adjustment	Bottom quintile**				Middle quintile**			
	None	Husband	Wife	Both	None	Husband	Wife	Both
	percentage							
Year								
1991	83.1	11.9	4.1	0.9	38.2	39.1	13.8	8.9
1992	84.1	11.3	4.0	0.7	38.2	38.1	15.0	8.7
1993	85.0	10.3	3.9	0.8	39.7	36.5	15.4	8.4
1994	85.9	9.6	3.7	0.7	42.6	34.5	15.0	8.0
1995	85.9	9.4	3.9	0.8	43.2	33.4	15.2	8.2
1996	86.2	9.2	3.8	0.8	44.7	32.9	14.9	7.6
1997	86.3	9.1	3.8	0.8	45.8	31.2	14.8	8.2
1998	85.6	9.6	4.1	0.8	45.9	30.4	15.2	8.6
1999	84.9	9.8	4.4	0.8	46.0	30.2	15.3	8.5
2000	84.2	10.1	4.7	1.0	45.2	29.4	15.7	9.7
2001	83.2	10.7	4.9	1.2	45.1	28.9	15.9	10.1
2002	84.0	9.8	5.1	1.0	45.3	28.2	16.2	10.4
2003	83.1	9.8	5.7	1.3	43.6	27.8	17.3	11.3

Partners with a positive pension adjustment	Top quintile**			
	None	Husband	Wife	Both
	percentage			
Year				
1991	19.6	25.7	16.5	38.1
1992	18.1	25.3	17.3	39.3
1993	18.5	24.6	17.7	39.2
1994	20.0	24.8	18.0	37.2
1995	20.8	24.8	18.0	36.4
1996	22.1	24.6	18.3	35.0
1997	23.3	24.5	18.5	33.7
1998	24.0	24.4	18.2	33.4
1999	24.9	23.9	18.6	32.6
2000	24.8	23.1	19.1	32.9
2001	25.8	22.2	19.5	32.6
2002	25.7	22.1	19.5	32.6
2003	24.1	21.9	19.8	34.2

* Couples where husbands are aged 25 to 34 and have annual wages and salaries of at least $1,000 (1994 dollars).

** Quintiles derived from the distribution of annual wages and salaries of young couples.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 7 Pension coverage of prime-aged couples, by quintile, 1991 to 2003*

Partners with a positive pension adjustment	Bottom quintile**				Middle quintile**			
	None	Husband	Wife	Both	None	Husband	Wife	Both
	percentage							
Year								
1991	73.1	20.4	5.1	1.4	23.3	49.1	11.7	15.9
1992	73.8	19.5	5.3	1.4	22.6	49.1	12.4	16.0
1993	74.7	18.4	5.4	1.4	22.8	48.2	13.0	16.0
1994	76.2	17.4	5.2	1.3	23.6	47.2	13.3	15.9
1995	75.8	17.4	5.5	1.3	23.3	46.2	13.7	16.8
1996	76.2	17.1	5.3	1.3	24.3	45.0	14.0	16.7
1997	76.3	16.7	5.5	1.4	25.2	43.4	14.2	17.1
1998	76.2	16.7	5.7	1.4	25.9	41.9	14.8	17.4
1999	76.5	16.3	5.8	1.5	26.7	40.4	15.2	17.7
2000	75.9	16.4	6.1	1.6	26.6	39.6	15.5	18.3
2001	75.3	16.7	6.2	1.8	26.6	37.7	16.0	19.7
2002	76.1	15.8	6.3	1.8	28.1	36.3	16.5	19.1
2003	75.6	15.7	6.8	1.9	26.9	35.8	17.2	20.0

Partners with a positive pension adjustment	Top quintile**			
	None	Husband	Wife	Both
	percentage			
Year				
1991	16.7	26.1	10.0	47.1
1992	15.3	25.2	10.2	49.4
1993	15.4	24.6	10.6	49.5
1994	16.7	24.5	11.1	47.7
1995	17.3	24.1	11.4	47.2
1996	18.2	23.7	11.9	46.2
1997	19.2	23.6	12.7	44.5
1998	19.9	23.5	13.1	43.5
1999	21.0	23.2	13.4	42.4
2000	21.0	22.3	13.9	42.8
2001	21.9	22.2	14.4	41.4
2002	22.7	21.7	14.7	40.8
2003	21.6	21.5	14.9	42.0

* Couples where husbands are aged 35 to 54 and have annual wages and salaries of at least $1,000 (1994 dollars).

** Quintiles derived from the distribution of annual wages and salaries of prime-aged couples.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 8 Pension coverage of lone parents, by age and sex, 1986 to 2003*

	Lone fathers aged		Lone mothers aged	
I. Percentage contributing to a registered pension plan	**25 to 34**	**35 to 54**	**25 to 34**	**35 to 54**
Year				
1986	21.2	37.1	21.3	35.2
1987	20.6	37.0	20.6	35.6
1988	22.6	37.2	22.1	37.1
1989	22.9	36.8	22.2	37.7
1990	22.3	37.0	22.3	37.9
1991	23.8	36.7	23.0	38.8
1992	22.4	37.6	23.8	40.2
1993	19.4	36.5	22.8	40.4
1994	18.3	36.5	21.6	39.7
1995	18.2	36.1	20.4	39.0
1996	18.8	34.8	18.6	38.1
1997	17.5	34.7	17.8	36.5
1998	16.4	33.8	17.5	35.2
1999	14.7	32.3	16.6	33.8
2000	15.6	31.0	17.0	33.3
2001	15.1	30.3	17.2	33.0
2002	16.6	30.2	18.2	33.3
2003	17.0	31.3	20.1	35.4
II. Percentage with a positive pension adjustment				
Year				
1991	35.3	51.5	29.1	45.2
1992	35.0	52.7	30.3	46.8
1993	31.0	50.4	29.5	47.6
1994	27.6	49.3	27.8	46.2
1995	27.7	49.5	26.9	46.2
1996	28.5	48.7	24.8	45.1
1997	28.3	48.3	24.9	44.7
1998	24.7	47.9	24.8	43.5
1999	24.5	46.0	24.0	42.5
2000	25.6	46.1	24.7	43.1
2001	25.5	44.7	25.6	43.0
2002	27.2	43.8	25.8	42.5
2003	26.9	44.0	27.6	43.7

* Lone parents with annual wages and salaries of at least $1,000 (1994 dollars).

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 9 Pension coverage of lone parents, by age, sex and quintile, 1991 to 2003*

I. Lone mothers with a positive pension adjustment

	Aged 25 to 34			Aged 35 to 54		
	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
	percentage					
Year						
1991	4.8	36.2	73.8	7.0	56.1	84.1
1992	4.8	36.8	77.2	7.6	57.5	85.5
1993	4.6	36.7	73.2	7.6	59.3	85.8
1994	4.4	32.2	73.9	7.2	58.2	84.1
1995	5.1	31.5	71.8	8.0	55.9	84.4
1996	4.3	26.9	69.2	7.2	56.3	83.1
1997	4.6	28.6	68.2	7.8	54.6	82.5
1998	5.5	27.5	67.1	7.9	52.6	81.7
1999	5.8	28.2	64.6	8.3	51.0	79.7
2000	6.5	28.9	66.5	8.8	50.5	80.8
2001	7.0	29.7	65.9	9.3	50.9	79.3
2002	7.2	28.7	69.3	9.3	50.0	78.8
2003	8.0	30.8	70.2	10.4	50.6	79.4

II. Lone fathers with a positive pension adjustment

	Aged 25 to 34			Aged 35 to 54		
	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
	percentage					
Year						
1991	9.2	27.2	69.9	10.2	51.2	79.1
1992	6.7	28.6	69.8	11.5	51.2	79.0
1993	6.8	24.3	65.4	8.6	53.0	80.9
1994	6.0	24.2	56.0	10.0	51.0	81.5
1995	6.0	21.2	59.8	11.8	50.6	79.6
1996	6.9	26.3	59.6	10.9	50.0	77.0
1997	5.2	25.3	62.7	10.1	48.3	77.7
1998	5.9	23.7	57.0	10.5	49.0	75.1
1999	5.4	31.7	57.8	8.9	46.9	75.0
2000	9.4	30.2	51.1	8.9	48.5	73.7
2001	8.1	30.7	58.0	9.3	46.8	71.6
2002	6.1	28.3	60.9	10.3	45.1	70.4
2003	7.2	30.4	56.9	10.6	46.4	71.4

* Lone parents with annual wages and salaries of at least $1,000 (1994 dollars). Quintiles are age- and sex-specific.
Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 10 Pension coverage of other individuals, 1986 to 2003*

	Men aged		Women aged	
	25 to 34	35 to 54	25 to 34	35 to 54
I. Percentage contributing to a registered pension plan				
Year				
1986	23.2	35.7	33.3	47.1
1987	22.6	35.1	32.8	46.5
1988	22.8	34.8	32.9	46.3
1989	21.8	34.0	31.2	45.2
1990	21.9	33.8	31.2	44.8
1991	22.0	33.7	30.7	44.9
1992	21.8	34.3	30.8	45.8
1993	21.6	34.4	29.9	45.6
1994	20.4	33.6	28.4	45.1
1995	19.6	32.9	27.3	44.7
1996	18.4	32.2	25.9	43.8
1997	18.1	31.9	25.2	42.8
1998	17.9	30.8	25.1	41.5
1999	17.2	29.8	25.2	40.4
2000	17.1	29.1	25.9	40.2
2001	17.6	28.5	26.7	39.9
2002	17.9	28.7	27.3	39.9
2003	19.1	30.0	29.0	41.4
II. Percentage with a positive pension adjustment				
Year				
1991	32.2	46.2	37.3	51.9
1992	31.9	47.1	37.9	53.1
1993	31.4	47.0	37.1	53.2
1994	29.5	45.8	34.7	52.5
1995	29.2	45.8	33.9	52.3
1996	28.1	44.9	32.8	51.6
1997	28.0	44.4	32.8	51.4
1998	28.3	43.5	33.1	50.3
1999	28.3	43.1	33.3	49.4
2000	28.8	43.1	34.5	49.9
2001	29.5	42.9	35.6	49.9
2002	28.9	42.0	35.6	49.5
2003	30.3	42.7	36.4	50.1

* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars).

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 11 Pension coverage of other individuals, by age, sex and quintile, 1991 to 2003*

I. Other women with a positive pension adjustment

	Aged 25 to 34			Aged 35 to 54		
	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
	percentage					
Year						
1991	4.7	27.2	71.4	6.8	57.3	85.6
1992	4.9	28.3	73.0	7.3	59.5	85.7
1993	4.4	27.5	72.9	7.8	60.2	85.4
1994	4.2	23.8	68.9	7.8	57.8	84.8
1995	4.0	23.1	66.8	7.6	57.8	84.3
1996	3.8	21.0	65.5	7.8	55.9	83.5
1997	4.3	20.9	63.6	8.8	55.7	82.2
1998	5.0	23.1	62.1	9.1	52.9	81.1
1999	4.9	23.1	61.8	8.7	51.9	78.8
2000	6.0	23.8	62.5	9.1	51.2	80.4
2001	6.0	24.9	63.1	8.9	51.6	78.8
2002	5.0	25.0	64.6	9.3	50.7	78.3
2003	6.3	26.0	66.5	10.0	52.0	78.5

II. Other men with a positive pension adjustment

	Aged 25 to 34			Aged 35 to 54		
	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
	percentage					
Year						
1991	5.2	26.8	65.3	9.3	53.6	75.4
1992	5.5	25.0	67.2	9.4	54.0	77.2
1993	5.1	24.8	66.0	8.9	52.7	77.6
1994	4.6	22.5	63.4	9.0	50.8	75.9
1995	5.2	22.4	62.2	9.2	50.2	75.4
1996	4.7	21.7	59.2	9.0	49.9	74.1
1997	4.6	23.3	57.8	9.2	49.2	72.8
1998	5.1	24.4	56.3	8.9	48.3	71.3
1999	5.2	24.8	55.7	8.6	47.2	70.6
2000	5.7	25.3	54.2	9.3	47.1	70.3
2001	6.6	27.2	53.3	9.7	46.8	68.3
2002	5.6	25.8	54.1	9.6	45.5	67.7
2003	6.1	27.8	55.7	10.0	45.4	69.1

* Other individuals with annual wages and salaries of at least $1,000 (1994 dollars). Quintiles are age- and sex-specific.
Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 12 Average registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions and pension adjustment of taxfilers (2002 dollars), 1986 to 2003*

	Men aged				Women aged			
	25 to 34		35 to 54		25 to 34		35 to 54	
I. Contributions								
Year	**RPP**	**RRSP**	**RPP**	**RRSP**	**RPP**	**RRSP**	**RPP**	**RRSP**
1986	500	700	1,100	1,600	400	500	600	1,000
1987	500	600	1,100	1,700	400	400	600	1,000
1988	500	800	1,100	1,700	400	500	700	1,100
1989	500	800	1,100	1,600	400	500	700	1,000
1990	500	800	1,100	1,500	400	500	700	1,000
1991	500	900	1,100	1,900	400	600	700	1,200
1992	500	1,000	1,100	2,000	500	700	800	1,300
1993	500	1,200	1,100	2,300	500	800	800	1,500
1994	400	1,300	1,100	2,500	400	900	800	1,600
1995	400	1,500	1,000	2,800	400	1,100	800	1,700
1996	400	1,800	1,000	3,000	400	1,200	800	2,000
1997	400	1,800	900	3,000	400	1,300	800	2,000
1998	400	1,700	900	2,900	400	1,200	700	1,900
1999	300	1,800	800	2,900	400	1,200	700	1,900
2000	300	1,800	800	2,900	300	1,200	700	2,000
2001	300	1,700	800	2,700	400	1,200	700	1,800
2002	300	1,500	800	2,400	400	1,000	700	1,600
2003	400	1,400	800	2,400	400	1,000	800	1,600
II. RRSP contributions and pension adjustment (PA)								
Year	**PA**	**RRSP**	**PA**	**RRSP**	**PA**	**RRSP**	**PA**	**RRSP**
1991	1,400	900	2,900	1,900	1,000	600	1,600	1,200
1992	1,400	1,000	3,000	2,000	1,100	700	1,700	1,300
1993	1,300	1,200	3,000	2,300	1,000	800	1,700	1,500
1994	1,300	1,300	2,900	2,500	1,000	900	1,800	1,600
1995	1,200	1,500	2,900	2,800	1,000	1,100	1,800	1,700
1996	1,200	1,800	2,800	3,000	900	1,200	1,700	2,000
1997	1,200	1,800	2,800	3,000	1,000	1,300	1,900	2,000
1998	1,200	1,700	2,800	2,900	1,000	1,200	1,900	1,900
1999	1,200	1,800	2,800	2,900	1,000	1,200	1,900	1,900
2000	1,200	1,800	2,800	2,900	1,000	1,200	2,000	2,000
2001	1,300	1,700	2,800	2,700	1,100	1,200	2,000	1,800
2002	1,300	1,500	2,700	2,400	1,100	1,000	2,000	1,600
2003	1,300	1,400	2,800	2,400	1,200	1,000	2,100	1,600

* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars).

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 13 Combined registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions (2002 dollars) of taxfilers, by quintile, 1986 to 2003*

	Men aged 25 to 34			Men aged 35 to 54		
Year	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
1986	200	1,000	3,000	800	2,500	5,600
1987	200	800	2,700	800	2,500	5,500
1988	200	1,000	2,900	900	2,600	5,500
1989	200	1,000	2,800	700	2,500	4,900
1990	200	900	2,800	700	2,400	4,800
1991	200	1,000	3,400	800	2,600	6,100
1992	200	1,000	3,700	800	2,800	6,500
1993	200	1,100	4,200	800	2,900	7,100
1994	200	1,200	4,400	900	3,100	7,400
1995	300	1,300	4,900	1,000	3,300	7,700
1996	300	1,500	5,500	1,100	3,600	8,100
1997	300	1,500	5,600	1,100	3,500	8,100
1998	300	1,400	5,400	1,000	3,300	8,000
1999	300	1,400	5,600	900	3,200	8,100
2000	200	1,400	5,500	800	3,100	7,900
2001	200	1,400	5,200	800	2,900	7,400
2002	200	1,200	4,800	700	2,700	7,000
2003	200	1,200	4,800	700	2,600	7,100

	Women aged 25 to 34			Women aged 35 to 54		
Year	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
1986	100	600	2,600	300	1,200	4,000
1987	100	500	2,300	300	1,200	4,100
1988	100	600	2,600	300	1,400	4,200
1989	100	600	2,500	300	1,300	4,000
1990	100	600	2,600	200	1,300	4,000
1991	100	600	2,900	300	1,400	4,800
1992	100	700	3,200	300	1,500	5,200
1993	200	800	3,600	400	1,700	5,600
1994	200	900	3,800	500	1,800	5,900
1995	200	1,000	4,000	500	2,000	6,100
1996	200	1,000	4,500	600	2,100	6,500
1997	200	1,000	4,600	600	2,100	6,500
1998	200	900	4,400	500	1,900	6,300
1999	200	900	4,500	500	1,900	6,300
2000	200	900	4,500	500	1,900	6,600
2001	200	900	4,300	400	1,700	5,900
2002	200	800	4,100	400	1,700	5,800
2003	200	800	4,200	400	1,700	5,900

* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars). Quintiles are based on the distribution of annual wages and salaries of taxfilers.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 14 Combined pension adjustment and registered retirement savings plan (RRSP) contributions (2002 dollars) of taxfilers, by quintile, 1991 to 2003*

	Men aged 25 to 34			Men aged 35 to 54		
Year	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
1991	200	1,400	6,000	900	4,000	10,500
1992	200	1,400	6,300	900	4,200	11,000
1993	300	1,500	6,800	900	4,300	11,600
1994	300	1,500	7,000	1,000	4,400	11,900
1995	300	1,700	7,400	1,100	4,600	12,300
1996	300	1,900	7,800	1,200	4,900	12,500
1997	300	1,900	8,100	1,200	5,000	12,700
1998	300	1,900	7,900	1,100	4,800	12,600
1999	300	1,900	8,100	1,000	4,800	12,700
2000	300	1,900	8,000	1,000	4,800	12,500
2001	300	1,900	7,800	900	4,500	11,900
2002	200	1,800	7,400	800	4,300	11,400
2003	200	1,700	7,400	800	4,200	11,500
	Women aged 25 to 34			**Women aged 35 to 54**		
Year	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
1991	100	900	4,700	300	1,800	7,400
1992	200	1,000	5,100	400	2,000	8,000
1993	200	1,100	5,500	400	2,200	8,400
1994	200	1,100	5,600	500	2,300	8,600
1995	200	1,200	5,700	500	2,500	8,900
1996	200	1,300	6,100	600	2,700	9,300
1997	200	1,300	6,400	600	2,800	9,600
1998	200	1,200	6,300	600	2,700	9,500
1999	200	1,300	6,500	500	2,700	9,600
2000	200	1,300	6,600	600	2,700	10,300
2001	200	1,300	6,500	500	2,600	9,600
2002	200	1,200	6,400	500	2,500	9,400
2003	200	1,200	6,400	400	2,500	9,500

* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars). Quintiles are based on the distribution of annual wages and salaries of taxfilers.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 15 Average registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions and pension adjustment (2002 dollars) of couples, 1986 to 2003*

	Couples with husbands aged 25 to 34				Couples with husbands aged 35 to 54			
	Husbands		Wives		Husbands		Wives	
I. RPP and RRSP contributions								
Year	**RPP**	**RRSP**	**RPP**	**RRSP**	**RPP**	**RRSP**	**RPP**	**RRSP**
1986	600	800	300	300	1,200	1,700	400	600
1987	600	800	300	300	1,100	1,800	400	600
1988	600	800	300	300	1,200	1,800	400	700
1989	600	800	300	300	1,100	1,600	400	700
1990	600	800	300	300	1,100	1,500	500	700
1991	600	1,000	300	400	1,100	2,000	500	800
1992	600	1,100	300	500	1,200	2,200	500	900
1993	500	1,300	300	600	1,100	2,500	500	1,000
1994	500	1,400	300	700	1,100	2,600	500	1,100
1995	500	1,700	300	800	1,100	3,000	500	1,200
1996	500	2,000	300	900	1,000	3,300	500	1,400
1997	500	2,000	300	900	1,000	3,300	500	1,400
1998	400	1,900	300	900	900	3,100	500	1,400
1999	400	2,000	300	900	900	3,200	500	1,400
2000	400	2,000	300	900	800	3,100	500	1,500
2001	400	1,900	300	900	800	2,900	500	1,300
2002	400	1,700	300	800	800	2,600	500	1,200
2003	400	1,600	300	800	900	2,600	600	1,200
II. RRSP contributions and pension adjustment (PA)								
Year	**PA**	**RRSP**	**PA**	**RRSP**	**PA**	**RRSP**	**PA**	**RRSP**
1991	1,600	1,000	700	400	3,100	2,000	1,000	800
1992	1,600	1,100	800	500	3,200	2,200	1,100	900
1993	1,600	1,300	800	600	3,100	2,500	1,100	1,000
1994	1,500	1,400	700	700	3,100	2,600	1,100	1,100
1995	1,500	1,700	700	800	3,000	3,000	1,200	1,200
1996	1,400	2,000	700	900	2,900	3,300	1,100	1,400
1997	1,400	2,000	700	900	3,000	3,300	1,200	1,400
1998	1,400	1,900	800	900	3,000	3,100	1,300	1,400
1999	1,400	2,000	800	900	3,000	3,200	1,300	1,400
2000	1,500	2,000	800	900	3,000	3,100	1,400	1,500
2001	1,500	1,900	900	900	3,000	2,900	1,400	1,300
2002	1,500	1,700	900	800	2,900	2,600	1,500	1,200
2003	1,600	1,600	1,000	800	3,000	2,600	1,500	1,200

* Couples where husbands have annual wages and salaries of at least $1,000 (1994 dollars).

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 16 Combined registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions and combined RRSP contributions and pension adjustment (2002 dollars) of couples, by quintile, 1986 to 2003*

	Couples with husbands aged 25 to 34			Couples with husbands aged 35 to 54		
	Bottom quintile	Middle quintile	Top quintile	Bottom quintile	Middle quintile	Top quintile
I. Combined RRSP and RPP contributions						
Year						
1986	400	1,600	4,600	1,200	3,200	8,000
1987	400	1,600	4,500	1,300	3,300	8,000
1988	500	1,700	4,600	1,400	3,400	8,200
1989	400	1,600	4,500	1,200	3,400	7,700
1990	400	1,700	4,600	1,100	3,300	7,600
1991	400	1,800	5,400	1,200	3,800	9,200
1992	400	1,900	5,800	1,200	4,000	9,900
1993	400	2,100	6,600	1,400	4,300	10,900
1994	500	2,300	7,200	1,500	4,500	11,300
1995	500	2,600	7,800	1,700	4,900	11,900
1996	600	3,000	8,800	1,700	5,400	12,600
1997	600	2,900	8,900	1,700	5,300	12,700
1998	500	2,700	8,700	1,600	5,000	12,400
1999	500	2,700	9,100	1,600	5,000	12,600
2000	500	2,600	9,000	1,500	5,000	12,600
2001	500	2,600	8,600	1,400	4,600	11,700
2002	400	2,400	7,900	1,300	4,400	11,100
2003	400	2,400	7,900	1,200	4,400	11,300
II. Combined RRSP contributions and pension adjustment						
Year						
1991	500	3,000	8,900	1,500	6,000	14,600
1992	500	3,100	9,400	1,500	6,400	15,500
1993	500	3,300	10,200	1,600	6,700	16,600
1994	600	3,400	10,600	1,800	6,900	17,000
1995	600	3,700	11,200	1,900	7,200	17,700
1996	700	4,000	12,100	2,000	7,600	18,200
1997	700	4,000	12,500	2,000	7,800	18,600
1998	700	3,800	12,500	1,900	7,600	18,500
1999	700	3,900	12,800	1,900	7,600	18,700
2000	600	3,900	12,900	1,900	7,700	19,000
2001	600	3,900	12,600	1,800	7,400	18,100
2002	600	3,800	12,000	1,700	7,100	17,400
2003	600	3,800	12,100	1,600	7,100	17,600

* Couples where husbands have annual wages and salaries of at least $1,000 (1994 dollars). Quintiles refer to the distribution of annual wages and salaries of couples for the age group considered.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 17 Pension adjustment (PA) and registered retirement savings plan (RRSP) contributions of husbands and wives, by quintile, young couples, 1991 to 2003*

	Bottom quintile				Middle quintile			
	Husbands		Wives		Husbands		Wives	
Year	PA	RRSP	PA	RRSP	PA	RRSP	PA	RRSP
1991	200	200	<100	100	1,600	800	400	300
1992	100	200	<100	100	1,500	800	500	300
1993	100	300	<100	100	1,500	1,000	500	400
1994	100	300	<100	100	1,400	1,100	400	400
1995	100	300	<100	100	1,300	1,400	400	600
1996	100	400	<100	200	1,200	1,700	400	700
1997	100	400	<100	200	1,300	1,600	500	600
1998	100	300	<100	100	1,300	1,500	500	600
1999	100	300	<100	100	1,300	1,600	500	600
2000	100	300	100	100	1,300	1,500	500	600
2001	200	300	100	100	1,300	1,400	600	600
2002	100	300	100	100	1,400	1,300	600	500
2003	200	200	100	100	1,400	1,200	600	500

	Top quintile			
	Husbands		Wives	
Year	PA	RRSP	PA	RRSP
1991	3,400	2,300	2,000	1,100
1992	3,500	2,500	2,200	1,200
1993	3,400	3,000	2,200	1,500
1994	3,300	3,500	2,100	1,700
1995	3,200	4,000	2,000	2,000
1996	3,100	4,600	2,000	2,300
1997	3,200	4,800	2,100	2,400
1998	3,200	4,700	2,100	2,400
1999	3,200	5,000	2,100	2,500
2000	3,200	4,900	2,300	2,600
2001	3,200	4,600	2,300	2,400
2002	3,300	4,100	2,400	2,200
2003	3,400	4,000	2,600	2,100

* Couples where husbands have annual wages and salaries of at least $1,000 (1994 dollars). Quintiles refer to the distribution of annual wages and salaries of couples for the age group considered.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 18 Pension adjustment (PA) and registered retirement savings plan (RRSP) contributions of husbands and wives, by quintile, prime-aged couples, 1991 to 2003*

	Bottom quintile				Middle quintile			
	Husbands		Wives		Husbands		Wives	
Year	PA	RRSP	PA	RRSP	PA	RRSP	PA	RRSP
1991	400	800	100	200	3,000	1,800	600	600
1992	400	800	100	200	3,100	1,900	700	600
1993	300	900	100	300	3,100	2,200	700	700
1994	300	1,000	100	300	3,100	2,300	700	800
1995	300	1,100	100	400	3,000	2,600	700	900
1996	300	1,200	100	400	2,900	2,900	800	1,000
1997	400	1,200	100	400	3,000	2,900	900	1,000
1998	400	1,100	100	400	3,000	2,700	900	1,000
1999	400	1,000	100	400	3,000	2,700	900	1,000
2000	400	1,000	100	400	3,000	2,700	1,000	1,100
2001	400	900	100	400	2,900	2,500	1,100	1,000
2002	400	800	100	300	2,900	2,200	1,100	900
2003	400	800	100	300	2,900	2,200	1,100	900

	Top quintile			
	Husbands		Wives	
Year	PA	RRSP	PA	RRSP
1991	6,100	3,800	2,900	1,900
1992	6,200	4,100	3,100	2,100
1993	6,200	4,700	3,100	2,500
1994	6,200	5,100	3,100	2,600
1995	6,100	5,700	3,100	2,800
1996	5,800	6,200	3,000	3,200
1997	5,900	6,300	3,200	3,300
1998	5,800	6,300	3,200	3,200
1999	5,700	6,400	3,200	3,300
2000	5,700	6,300	3,500	3,500
2001	5,600	5,900	3,400	3,200
2002	5,600	5,400	3,500	2,900
2003	5,700	5,400	3,700	2,900

* Couples where husbands have annual wages and salaries of at least $1,000 (1994 dollars). Quintiles refer to the distribution of annual wages and salaries of couples for the age group considered.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 19 Average registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions and pension adjustment (2002 dollars) of lone parents, 1986 to 2003*

	Lone fathers aged				Lone mothers aged			
	25 to 34		35 to 54		25 to 34		35 to 54	
I. RPP and RRSP contributions								
Year	**RPP**	**RRSP**	**RPP**	**RRSP**	**RPP**	**RRSP**	**RPP**	**RRSP**
1986	400	400	1,000	1,200	300	200	600	900
1987	400	500	900	1,400	300	200	700	900
1988	400	400	900	1,200	300	200	700	900
1989	400	400	900	1,100	300	200	700	900
1990	400	400	900	1,000	300	200	700	700
1991	400	500	900	1,200	300	200	700	900
1992	400	500	1,000	1,400	300	300	800	1,000
1993	300	600	900	1,500	300	300	800	1,100
1994	300	500	900	1,700	300	400	800	1,300
1995	300	700	900	1,900	300	400	800	1,400
1996	300	900	800	2,200	200	500	800	1,600
1997	200	800	800	2,100	200	500	700	1,600
1998	200	700	800	2,000	200	500	700	1,500
1999	200	700	700	2,000	200	400	600	1,400
2000	200	700	700	2,000	200	500	600	1,500
2001	200	600	600	1,800	200	400	600	1,300
2002	200	600	700	1,700	200	400	600	1,200
2003	200	500	700	1,600	200	400	700	1,100
II. RRSP contributions and pension adjustment (PA)								
Year	**PA**	**RRSP**	**PA**	**RRSP**	**PA**	**RRSP**	**PA**	**RRSP**
1991	1,100	500	2,400	1,200	700	200	1,600	900
1992	1,100	500	2,700	1,400	700	300	1,700	1,000
1993	900	600	2,500	1,500	700	300	1,700	1,100
1994	800	500	2,400	1,700	700	400	1,700	1,300
1995	800	700	2,400	1,900	600	400	1,700	1,400
1996	800	900	2,300	2,200	600	500	1,600	1,600
1997	800	800	2,400	2,100	600	500	1,700	1,600
1998	700	700	2,400	2,000	600	500	1,700	1,500
1999	700	700	2,400	2,000	600	400	1,700	1,400
2000	700	700	2,400	2,000	600	500	1,800	1,500
2001	800	600	2,300	1,800	600	400	1,800	1,300
2002	900	600	2,300	1,700	700	400	1,800	1,200
2003	800	500	2,300	1,600	700	400	1,800	1,100

* Lone parents with annual wages and salaries of at least $1,000 (1994 dollars).

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 20 Combined registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions (2002 dollars) of lone parents, by quintile, 1986 to 2003*

	Lone fathers aged 25 to 34			Lone fathers aged 35 to 54		
	Quintile			Quintile		
	Bottom	Middle	Top	Bottom	Middle	Top
Year						
1986	100	400	2,100	400	1,900	4,900
1987	100	600	2,100	400	2,300	5,000
1988	100	600	2,000	600	1,800	4,600
1989	100	500	1,900	400	1,700	4,400
1990	100	500	1,900	300	1,700	4,300
1991	100	500	2,300	400	1,700	5,100
1992	<50	400	2,400	400	1,900	5,700
1993	100	500	2,800	300	1,900	5,900
1994	<50	600	2,200	400	2,100	6,000
1995	100	500	2,800	600	2,300	6,200
1996	100	500	3,400	700	2,400	6,900
1997	<50	800	3,300	400	2,700	6,500
1998	100	600	2,800	400	2,100	6,600
1999	100	400	2,700	500	2,100	6,300
2000	<50	400	2,900	400	2,200	6,300
2001	<50	300	2,500	300	1,900	5,700
2002	<50	200	2,900	400	1,800	5,400
2003	100	400	2,600	400	1,800	5,600

	Lone mothers aged 25 to 34			Lone mothers aged 35 to 54		
	Quintile			Quintile		
	Bottom	Middle	Top	Bottom	Middle	Top
Year						
1986	<50	200	1,700	300	1,200	3,600
1987	<50	200	1,700	400	1,200	3,700
1988	<50	200	1,600	300	1,200	3,600
1989	<50	200	1,600	300	1,300	3,600
1990	<50	200	1,600	200	1,100	3,500
1991	<50	200	1,700	200	1,200	4,100
1992	<50	300	1,900	200	1,300	4,600
1993	<50	300	2,000	300	1,400	5,000
1994	<50	200	2,100	300	1,600	5,200
1995	<50	300	2,200	300	1,700	5,500
1996	<50	300	2,500	500	1,800	5,800
1997	100	300	2,600	400	1,800	5,700
1998	100	300	2,200	300	1,400	5,600
1999	<50	200	2,200	300	1,500	5,300
2000	<50	200	2,300	300	1,400	5,600
2001	<50	200	2,100	200	1,200	4,900
2002	<50	200	2,200	200	1,200	4,700
2003	<50	200	2,200	200	1,100	4,900

* Lone parents with annual wages and salaries of at least $1,000 (1994 dollars). Quintiles are based on the distribution of annual wages and salaries of lone-parents.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 21 Combined registered retirement savings plan (RRSP) contributions and pension adjustment (2002 dollars) of lone parents, by quintile, 1991 to 2003*

	Lone fathers aged 25 to 34			Lone fathers aged 35 to 54		
	Quintile			Quintile		
	Bottom	Middle	Top	Bottom	Middle	Top
Year						
1991	100	800	4,500	500	2,700	9,000
1992	100	800	4,600	500	3,200	9,900
1993	100	700	4,800	400	2,900	10,000
1994	100	800	4,000	500	3,100	10,200
1995	100	700	4,400	700	3,200	10,200
1996	200	600	5,000	800	3,300	10,900
1997	100	1,100	5,200	500	3,700	10,800
1998	100	800	4,600	500	3,400	10,900
1999	100	700	4,300	600	3,200	10,800
2000	100	600	4,500	500	3,400	10,700
2001	<100	500	4,400	400	3,000	10,200
2002	<100	400	5,200	600	2,900	9,700
2003	100	600	4,600	500	2,900	9,900

	Lone mothers aged 25 to 34			Lone mothers aged 35 to 54		
	Quintile			Quintile		
	Bottom	Middle	Top	Bottom	Middle	Top
Year						
1991	100	300	3,000	300	1,700	6,700
1992	<100	400	3,300	300	1,800	7,300
1993	100	400	3,400	300	2,000	7,700
1994	<100	400	3,400	300	2,100	7,900
1995	100	400	3,500	400	2,200	8,200
1996	100	400	3,700	500	2,200	8,500
1997	100	400	4,000	400	2,400	8,700
1998	100	400	3,600	300	2,000	8,700
1999	100	300	3,600	400	2,100	8,500
2000	<100	400	3,800	400	2,000	9,200
2001	100	300	3,700	300	1,900	8,400
2002	<100	300	3,900	300	1,800	8,300
2003	100	400	3,900	300	1,700	8,300

* Lone parents with annual wages and salaries of at least $1,000 (1994 dollars). Quintiles are age- and sex-specific and are based on the distribution of annual wages and salaries of lone-parents.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 22 Average registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions and pension adjustment (2002 dollars) of other individuals, 1986 to 2003*

	Men aged				Women aged			
	25 to 34		35 to 54		25 to 34		35 to 54	
I. RPP and RRSP contributions								
Year	**RPP**	**RRSP**	**RPP**	**RRSP**	**RPP**	**RRSP**	**RPP**	**RRSP**
1986	400	700	900	1,200	500	700	1,000	1,200
1987	400	400	800	1,200	500	400	1,000	1,300
1988	400	700	800	1,300	500	700	1,000	1,300
1989	400	700	800	1,200	500	600	1,000	1,200
1990	400	700	800	1,100	500	600	1,000	1,100
1991	400	800	800	1,300	500	800	1,000	1,300
1992	400	900	800	1,400	500	900	1,000	1,400
1993	400	1,000	800	1,600	500	1,000	1,100	1,700
1994	400	1,100	800	1,700	500	1,100	1,100	1,800
1995	300	1,300	800	2,000	500	1,300	1,000	2,000
1996	300	1,500	800	2,100	400	1,500	1,000	2,200
1997	300	1,500	700	2,200	400	1,500	1,000	2,400
1998	300	1,500	700	2,100	400	1,500	900	2,200
1999	300	1,600	700	2,100	400	1,600	900	2,200
2000	300	1,500	600	2,100	400	1,500	800	2,400
2001	300	1,500	600	1,900	400	1,500	800	2,100
2002	300	1,400	600	1,800	500	1,400	800	2,000
2003	300	1,300	700	1,800	500	1,300	900	1,900
II. RRSP contributions and pension adjustment (PA)								
Year	**PA**	**RRSP**	**PA**	**RRSP**	**PA**	**RRSP**	**PA**	**RRSP**
1991	1,000	800	2,100	1,300	1,200	800	2,200	1,300
1992	1,100	900	2,200	1,400	1,200	900	2,300	1,400
1993	1,100	1,000	2,200	1,600	1,200	1,000	2,300	1,700
1994	1,000	1,100	2,200	1,700	1,100	1,100	2,300	1,800
1995	1,000	1,300	2,200	2,000	1,100	1,300	2,200	2,000
1996	900	1,500	2,100	2,100	1,000	1,500	2,200	2,200
1997	1,000	1,500	2,200	2,200	1,100	1,500	2,300	2,400
1998	1,000	1,500	2,100	2,100	1,100	1,500	2,300	2,200
1999	1,000	1,600	2,100	2,100	1,100	1,600	2,300	2,200
2000	1,000	1,500	2,200	2,100	1,200	1,500	2,400	2,400
2001	1,100	1,500	2,200	1,900	1,200	1,500	2,400	2,100
2002	1,100	1,400	2,200	1,800	1,300	1,400	2,400	2,000
2003	1,100	1,300	2,200	1,800	1,400	1,300	2,400	1,900

* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars).

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 23 Combined registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions (2002 dollars) of other individuals, by quintile, 1986 to 2003*

	Men aged 25 to 34			Women aged 25 to 34		
	Quintile			Quintile		
	Bottom	Middle	Top	Bottom	Middle	Top
Year						
1986	100	700	3,000	100	900	3,100
1987	100	500	2,200	100	700	2,500
1988	100	700	2,800	200	900	3,000
1989	100	600	2,700	100	800	2,900
1990	100	600	2,700	100	800	3,000
1991	100	600	3,200	100	800	3,400
1992	100	700	3,500	200	900	3,800
1993	100	700	3,900	200	1,000	4,300
1994	100	800	4,100	200	1,100	4,500
1995	200	900	4,500	200	1,200	4,600
1996	200	1,000	5,000	300	1,300	5,200
1997	200	1,000	5,100	300	1,200	5,300
1998	200	1,000	5,000	200	1,200	5,200
1999	200	1,000	5,300	200	1,300	5,400
2000	100	900	5,100	200	1,200	5,300
2001	100	1,000	5,000	200	1,200	5,100
2002	100	900	4,900	200	1,100	5,000
2003	100	800	4,600	200	1,000	5,000

	Men aged 35 to 54			Women aged 35 to 54		
	Quintile			Quintile		
	Bottom	Middle	Top	Bottom	Middle	Top
Year						
1986	300	1,800	4,900	500	2,100	4,600
1987	300	1,700	4,700	600	2,000	4,700
1988	400	1,800	4,800	600	2,100	4,600
1989	300	1,700	4,400	400	1,900	4,400
1990	300	1,600	4,200	300	1,800	4,300
1991	400	1,600	5,100	400	1,900	5,300
1992	400	1,800	5,500	400	2,000	5,800
1993	300	1,900	5,900	600	2,300	6,200
1994	400	2,000	6,000	600	2,300	6,500
1995	500	2,200	6,400	600	2,500	6,700
1996	500	2,300	6,700	700	2,800	7,000
1997	500	2,400	6,700	800	2,800	7,200
1998	500	2,200	6,700	700	2,600	6,900
1999	400	2,200	6,700	700	2,500	7,000
2000	400	2,100	6,600	700	2,400	7,300
2001	400	1,900	6,100	600	2,300	6,600
2002	400	1,900	6,000	600	2,300	6,500
2003	400	1,800	6,000	500	2,100	6,600

* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars). Quintiles are age- and sex-specific and are based on the distribution of annual wages and salaries of taxfilers.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Table 24 Combined registered retirement savings plan (RRSP) contributions and pension adjustment (2002 dollars) of other individuals, by quintile, 1991 to 2003*

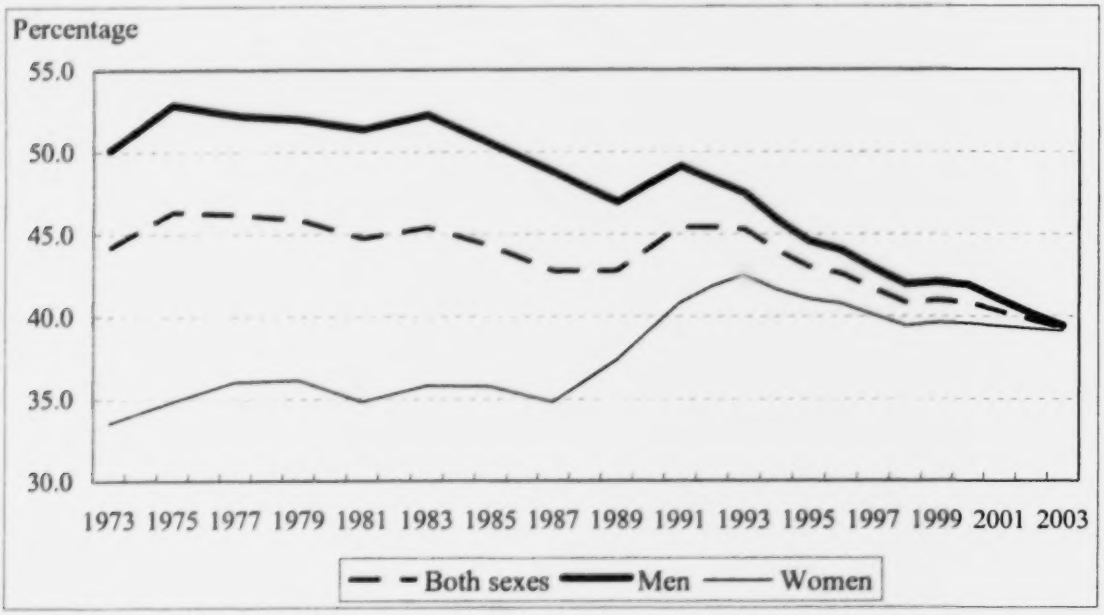
	Men aged 25 to 34			Women aged 25 to 34		
	Quintile			Quintile		
	Bottom	Middle	Top	Bottom	Middle	Top
Year						
1991	100	900	5,400	200	1,100	5,400
1992	100	900	5,800	200	1,200	6,000
1993	200	1,000	6,200	200	1,300	6,400
1994	200	1,000	6,300	200	1,300	6,500
1995	200	1,100	6,600	300	1,500	6,500
1996	200	1,200	7,000	300	1,500	7,000
1997	200	1,300	7,300	300	1,600	7,300
1998	200	1,300	7,200	300	1,500	7,200
1999	200	1,400	7,400	300	1,600	7,500
2000	200	1,300	7,300	300	1,600	7,500
2001	200	1,400	7,300	200	1,700	7,500
2002	200	1,300	7,200	200	1,600	7,400
2003	200	1,300	7,000	200	1,500	7,500

	Men aged 35 to 54			Women aged 35 to 54		
	Quintile			Quintile		
	Bottom	Middle	Top	Bottom	Middle	Top
Year						
1991	400	2,400	8,800	400	2,600	8,700
1992	400	2,600	9,200	500	2,900	9,200
1993	400	2,700	9,700	700	3,100	9,600
1994	500	2,800	9,800	700	3,100	9,900
1995	500	3,000	10,200	700	3,300	10,000
1996	600	3,100	10,400	800	3,500	10,300
1997	600	3,300	10,600	900	3,800	10,800
1998	600	3,100	10,600	800	3,600	10,600
1999	500	3,100	10,700	700	3,500	10,700
2000	500	3,100	10,700	800	3,500	11,600
2001	500	2,900	10,200	700	3,500	10,700
2002	500	2,900	10,000	700	3,400	10,600
2003	500	2,800	10,000	600	3,200	10,600

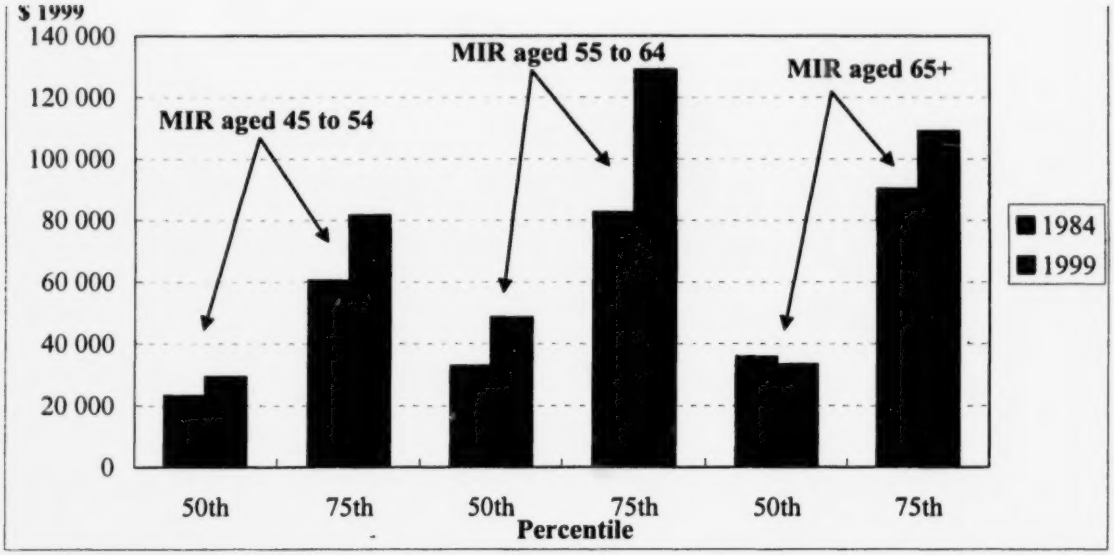
* Taxfilers with annual wages and salaries of at least $1,000 (1994 dollars). Quintiles are age- andsex-specific and are based on the distribution of annual wages and salaries of taxfilers.

Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Figure 1 Percentage of employees with a registered pension plan, Canada, 1973 to 2003

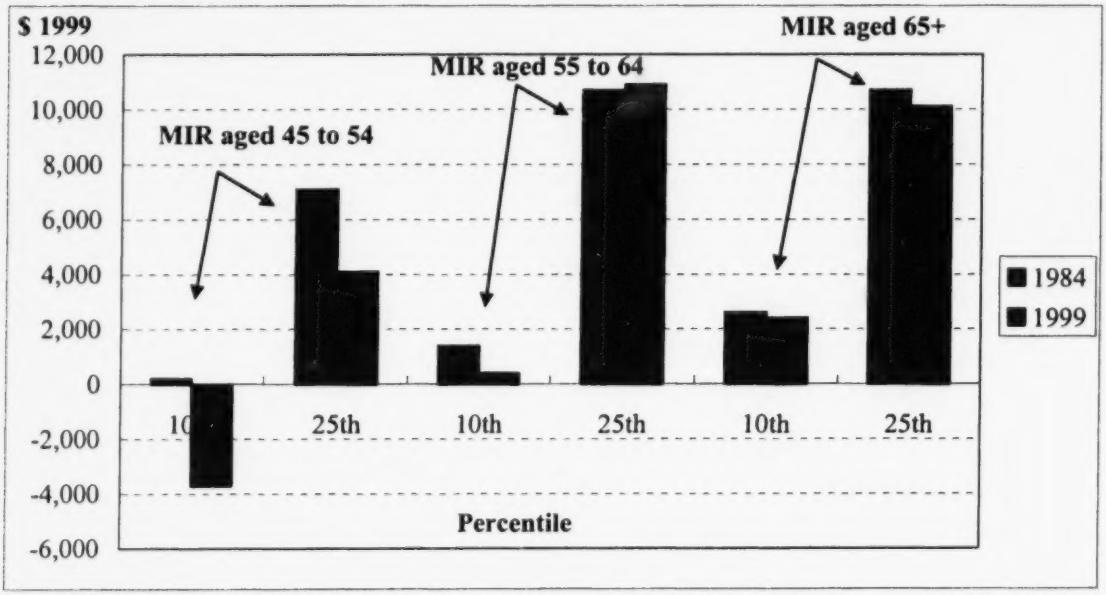


Source: Statistics Canada, Pension Plans in Canada Database (PPIC).



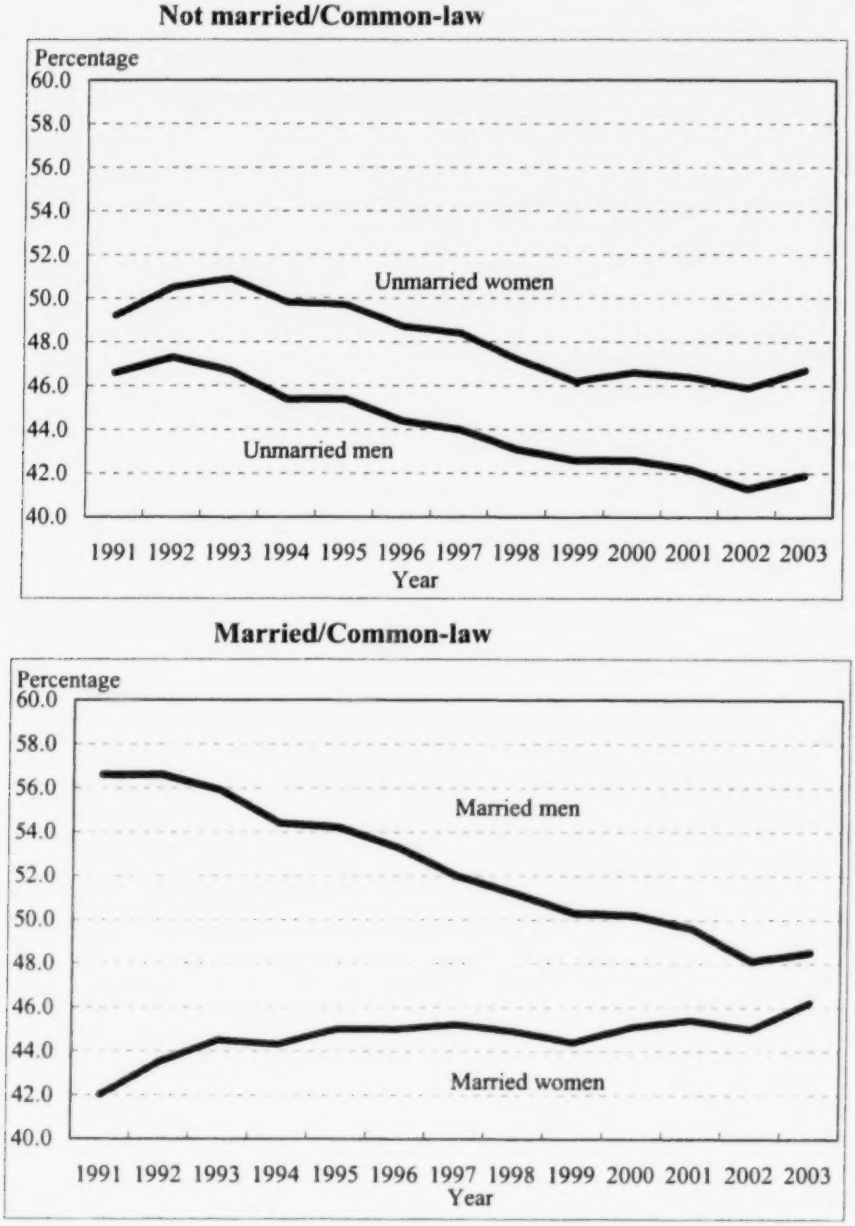
Sources: Statistics Canada, Assets and Debts Survey (ADS) of 1984 and Survey of Financial Security (SFS) of 1999.

Figure 3 Financial wealth of couples where major income recipient (MIR) has no university degree, 10th and 25th percentile, 1984 to 1999



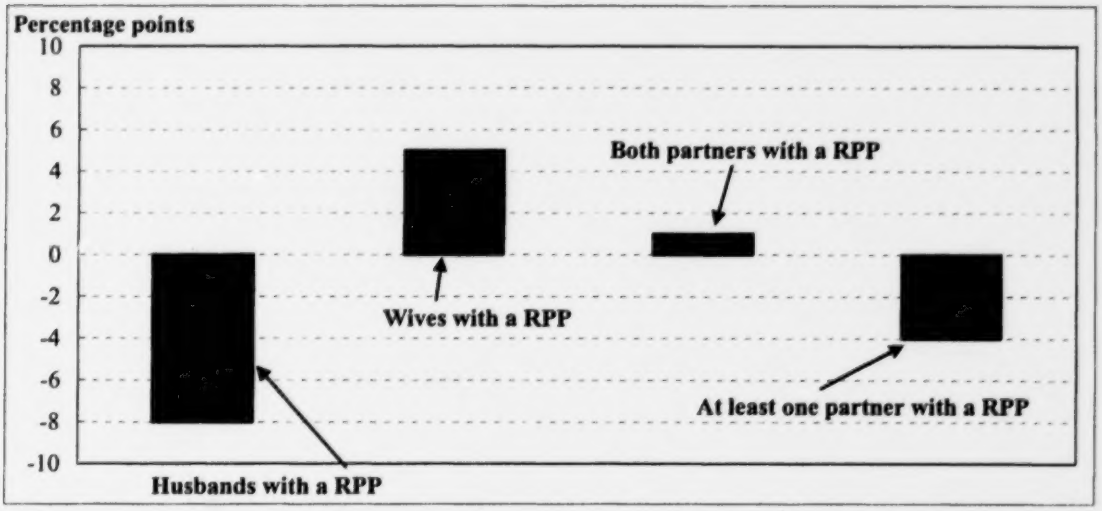
Sources: Statistics Canada, Assets and Debts Survey (ADS) of 1984 and Survey of Financial Security (SFS) of 1999.

Figure 4 Registered pension plan (RPP) coverage among taxfilers aged 35 to 54, 1991 to 2003



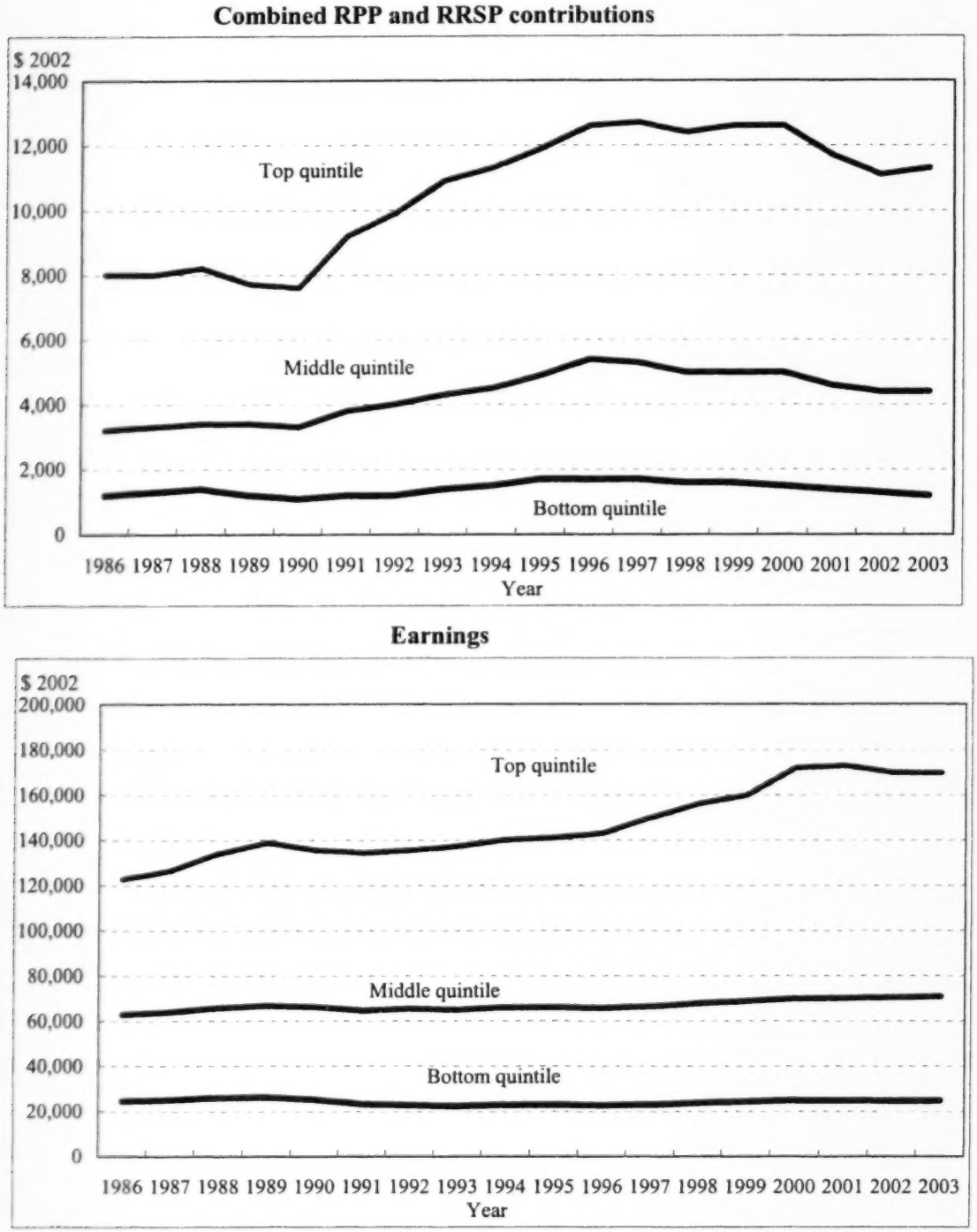
Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Figure 5 Changes in regisgtered pension plan (RPP) coverage, 1991 to 2003, couples with husbands aged 35 to 54



Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

Figure 6 Combined registered pension plan (RPP) and registered retirement savings plan (RRSP) contributions and earnings of couples, by quintile, 1986 to 2003 — Couples with husbands aged 35 to 54



Source: Statistics Canada, Longitudinal Administrative Databank (LAD).

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